

CAMBRIDGE DEMOGRAPHIC & SOCIOECONOMIC STATISTICS TABLE OF CONTENTS

POPULATION DEMOGRAPHICS

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COMMERCIAL DEVELOPMENT 42. Cambridge, Boston & Suburban Commercial Real Estate Vacancy Rate: 1990 - 2003 45 43. Number & Dollar Value of Building Permits Issued: FY1985 - FY200246 HOUSING 46. Housing Tenure & Vacancy Rate: 1950 - 2000.......49 48. Income Required To Purchase Cambridge Median Priced Homes: 1990 - 200251 **EDUCATIONAL INSTITUTIONS ABBREVIATIONS USED** CDBG......Community Development Block Grant CHA Cambridge Housing Authority FTE Full Time Equivalent FYFiscal Year HH(s).....Household(s) HUD Federal Department of Housing & Urban Development MBTA Massachusetts Bay Transportation Authority MDC Metropolitan District Commission PMSA......Primary Metropolitan Statistical Area SFSummary File SIC Standard Industry Code STFSummary Tape File

GLOSSARY

This document employs a number of terms found in common usage in specific manners related to the collection of U. S. Census data. A number of these terms are defined in detail below. For more detailed information and for definitions of further terms, please review "Appendix B Definitions of Subject Characteristics" in both of the following U. S. Census Bureau publications:

- Summary File 1 2000 Census of Population and Housing Technical Documentation
- Summary File 3 2000 Census of Population and Housing Technical Documentation
- **College Dormitory** Includes dormitories in which college students reside (provided the dormitory is restricted to students who do not have their families living with them), fraternity and sorority houses, and on-campus residential quarters used exclusively for those in religious o7rders who are attending college. College dormitory housing includes university-owned on-campus and off-campus housing for unmarried residents.
- **Family** A family includes a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family.
- **Group Quarters** The group quarters population includes all people not living in households. Two general categories of people in group quarters are recognized: (1) the institutionalized population and (2) the noninstitutionalized population, including College Dormitories.
- **Hispanic** are those whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Dominican Republic, or people identifying themselves generally as Spanish, Spanish-American, Hispanic, Hispano, Latino, or with a similar term.
- **Household** A household includes all of the people who occupy a housing unit. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room occupied (or if vacant, intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other people in the building and that have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters.
- **Householder** One person in each household is designated as the householder. In most cases, this is the person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person in the household, any household member 15 years old or over could be designated as the householder
- Income For Census purposes income includes wage or salary income; net self-employment income; interest, dividends, or net rental or royalty income or income from estates and trusts; social security or railroad retirement income; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor, or disability pensions; and funds from similar sources. The following sources are excluded from income: capital gains, money received from the sale of; the value of food stamps, public housing subsidies, medical care, employer contributions for individuals, etc.; withdrawal of bank deposits; money borrowed; tax refunds; exchange of money between relatives living in the same household; and gifts and lump-sum inheritances, insurance payments, and other types of lump-sum receipts.

Industry - Industry relates to the kind of business conducted by a person's employing organization.

Median - A statistical term measure that divides a distribution of values into two equal parts: one-half of the cases falling below the midpoint of a range and one-half above that midpoint value. In the case of a distribution of values with an even number of members the median is the average of the two middle values.

Occupation - Occupation describes the kind of work a person does on the job.

Race Groups - The concept of race, as used by the Census Bureau, reflects self-identification by people according to the race or races with which they most closely identify. Please review "Appendix B Definitions of Subject Characteristics" in the publication <u>Summary File 1</u> 2000 Census of Population and Housing Technical Documentation for further information and for detailed definitions of races.

FOR ADDITIONAL INFORMATION

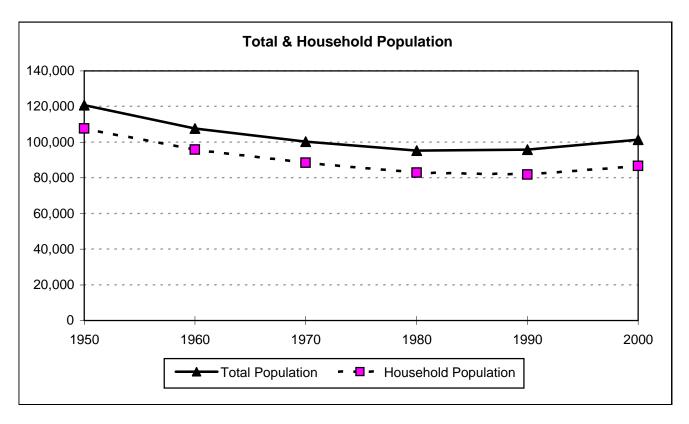
To obtain additional demographic and socioeconomic information about the City of Cambridge, visit our web site at http://www.cambridgema.gov/~CDD/data/index.html. A wide variety of additional information is available through that location.

If you have questions regarding this document, contact Clifford Cook, Planning Information Manager, Cambridge Community Development Department, by phone at 617/349-4600 or by email at ccook@cambridgema.gov.

Total, Household and Group Quarters Population & Population Density: 1950 - 2000

Year	Population	Household Population	Group Qtrs. Population ¹	% Living in Group Qtrs.	Dormitory Residents ²	Population Per Acre
1950	120,740	107,676	13,064	10.8%		29
1960	107,716	95,778	11,938	11.1%		26
1970	100,316	88,502	11,859	11.8%		24
1980	95,322	82,888	12,434	13.0%	10,854	23
1990	95,802	81,769	14,033	14.6%	11,931	23
2000	101,355	86,692	14,663	14.5%	13,199	25

- 1. Residents of Group Quarters include residents of college dormitories, hospitals, nursing homes, group homes and jails. All persons who do not reside in group quarters reside in households.
- 2. Refers to college dormitory residents, who are a subgroup of group quarters residents.

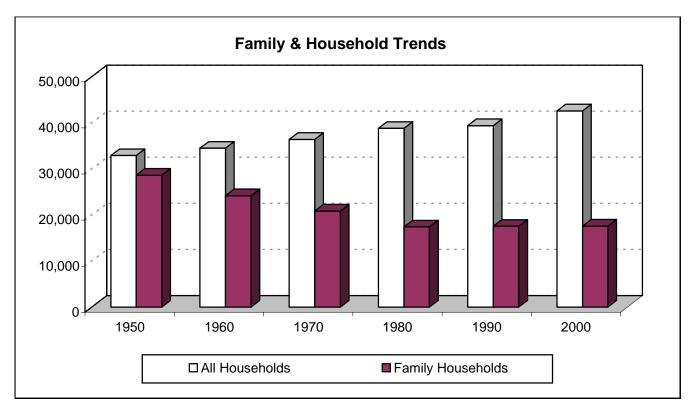


Sources: U. S. Census, Decennial Census, 1950 - 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Household & Family Trends: 1950 - 2000

Year	All Households ¹	Family Households ²	% Family Households
1950	32,921	28,640	87.0%
1960	34,523	24,197	70.1%
1970	36,411	20,850	57.3%
1980	38,836	17,415	44.8%
1990	39,405	17,575	44.6%
2000	42,615	17,595	41.3%

- 1. Households consist of persons who do not reside in group quarters, such as dormitories.
- 2. Families consist of households composed of more than one person whose members are related by birth, marriage or adoption.



Sources: U. S. Census, Decennial Census, 1950 - 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Detailed Household & Family Trends: 1980 - 2000

All Households	1980	1990	2000
Total Households	38,836	39,405	42,615
Family Households	17,415	17,575	17,595
Nonfamily Households	21,421	21,830	25,020
Family Households			
Families w/ Own Minor Children	7,908	7,461	7,503
Couples	5,308	4,873	4,835
Single Parent Families	2,600	2,588	2,668
Families w/o Own Minor Children	9,507	10,114	10,092
Couples	6,855	7,304	7,573
All Other Families	2,652	2,810	2,519
Nonfamily Households			
Single Person Alone	16,329	16,686	17,649
Roommates	5,092	5,144	7,371
Roommates, Not Partners		3,465	4,686
Unmarried Partners		1,679	2,685
Opposite Sex		1,378	2,123
Same Sex ¹		301	562
All Households	1980	1990	2000
All Households Total Households	1980 100.0%	1990 100.0%	2000 100.0%
Total Households	100.0%	100.0%	100.0%
Total Households Family Households	100.0% 44.8%	100.0% 44.6%	100.0% 41.3%
Total Households Family Households Nonfamily Households	100.0% 44.8%	100.0% 44.6%	100.0% 41.3%
Total Households Family Households Nonfamily Households Family HHs. as % Total HHs.	100.0% 44.8% 55.2%	100.0% 44.6% 55.4%	100.0% 41.3% 58.7%
Total Households Family Households Nonfamily Households Family HHs. as % Total HHs. Families w/ Own Minor Children	100.0% 44.8% 55.2% 20.1%	100.0% 44.6% 55.4%	100.0% 41.3% 58.7%
Total Households Family Households Nonfamily Households Family HHs. as % Total HHs. Families w/ Own Minor Children Couples Single Parent Families Families w/o Own Minor Children	100.0% 44.8% 55.2% 20.1% 13.5%	100.0% 44.6% 55.4% 18.9% 12.4%	100.0% 41.3% 58.7% 17.6% 11.3%
Total Households Family Households Nonfamily Households Family HHs. as % Total HHs. Families w/ Own Minor Children Couples Single Parent Families Families w/o Own Minor Children Couples	100.0% 44.8% 55.2% 20.1% 13.5% 6.6% 24.1% 17.4%	100.0% 44.6% 55.4% 18.9% 12.4% 6.6%	100.0% 41.3% 58.7% 17.6% 11.3% 6.3%
Total Households Family Households Nonfamily Households Family HHs. as % Total HHs. Families w/ Own Minor Children Couples Single Parent Families Families w/o Own Minor Children	100.0% 44.8% 55.2% 20.1% 13.5% 6.6% 24.1%	100.0% 44.6% 55.4% 18.9% 12.4% 6.6% 25.7%	100.0% 41.3% 58.7% 17.6% 11.3% 6.3% 23.7%
Total Households Family Households Nonfamily Households Family HHs. as % Total HHs. Families w/ Own Minor Children Couples Single Parent Families Families w/o Own Minor Children Couples	100.0% 44.8% 55.2% 20.1% 13.5% 6.6% 24.1% 17.4%	100.0% 44.6% 55.4% 18.9% 12.4% 6.6% 25.7% 18.5%	100.0% 41.3% 58.7% 17.6% 11.3% 6.3% 23.7% 17.8%
Total Households Family Households Nonfamily Households Family HHs. as % Total HHs. Families w/ Own Minor Children Couples Single Parent Families Families w/o Own Minor Children Couples All Other Families	100.0% 44.8% 55.2% 20.1% 13.5% 6.6% 24.1% 17.4%	100.0% 44.6% 55.4% 18.9% 12.4% 6.6% 25.7% 18.5%	100.0% 41.3% 58.7% 17.6% 11.3% 6.3% 23.7% 17.8%
Total Households Family Households Nonfamily Households Family HHs. as % Total HHs. Families w/ Own Minor Children Couples Single Parent Families Families w/o Own Minor Children Couples All Other Families Nonfamily HHs. As % Total HHs. Single Person Alone Roommates	100.0% 44.8% 55.2% 20.1% 13.5% 6.6% 24.1% 17.4% 6.7%	100.0% 44.6% 55.4% 18.9% 12.4% 6.6% 25.7% 18.5% 7.1%	100.0% 41.3% 58.7% 17.6% 11.3% 6.3% 23.7% 17.8% 5.9%
Total Households Family Households Nonfamily Households Family HHs. as % Total HHs. Families w/ Own Minor Children Couples Single Parent Families Families w/o Own Minor Children Couples All Other Families Nonfamily HHs. As % Total HHs. Single Person Alone	100.0% 44.8% 55.2% 20.1% 13.5% 6.6% 24.1% 17.4% 6.7%	100.0% 44.6% 55.4% 18.9% 12.4% 6.6% 25.7% 18.5% 7.1% 42.3% 13.1% 8.8%	100.0% 41.3% 58.7% 17.6% 11.3% 6.3% 23.7% 17.8% 5.9%
Total Households Family Households Nonfamily Households Family HHs. as % Total HHs. Families w/ Own Minor Children Couples Single Parent Families Families w/o Own Minor Children Couples All Other Families Nonfamily HHs. As % Total HHs. Single Person Alone Roommates Roommates Unmarried Partners	100.0% 44.8% 55.2% 20.1% 13.5% 6.6% 24.1% 17.4% 6.7%	100.0% 44.6% 55.4% 18.9% 12.4% 6.6% 25.7% 18.5% 7.1% 42.3% 13.1% 8.8% 4.3%	100.0% 41.3% 58.7% 17.6% 11.3% 6.3% 23.7% 17.8% 5.9%
Total Households Family Households Nonfamily Households Family HHs. as % Total HHs. Families w/ Own Minor Children Couples Single Parent Families Families w/o Own Minor Children Couples All Other Families Nonfamily HHs. As % Total HHs. Single Person Alone Roommates Roommates, Not Partners	100.0% 44.8% 55.2% 20.1% 13.5% 6.6% 24.1% 17.4% 6.7% 41.4% 12.9%	100.0% 44.6% 55.4% 18.9% 12.4% 6.6% 25.7% 18.5% 7.1% 42.3% 13.1% 8.8%	100.0% 41.3% 58.7% 17.6% 11.3% 6.3% 23.7% 17.8% 5.9%

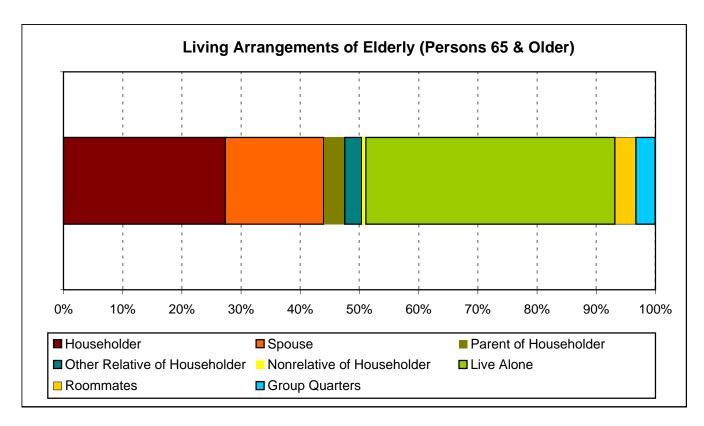
^{1.} While Same Sex Unmarried Partner data is available from the 1990 Census, the Census Bureau does not consider this information to be as reliable as 2000 data due to data editing changes that occurred between the two censuses.

Sources: U. S. Census, Decennial Census, SF1 Profile, 1980; SF1 Profile, 1990; SF1 Profile, 2000; Summary File 1, 2000; Selected Characteristics from 1990 to Supplement Census 2000 SF1 - Unmarried Partner Households, http://ftp2.census.gov/census_1990/other/90partners.txt, 2001.

Living Arrangements of Elderly: 2000

Living Arrangements ¹	Count	%
Reside with Family	4,681	50.4%
Householder ²	2,539	27.4%
Spouse	1,547	16.7%
Parent of Householder ²	326	3.5%
Other Relative of Householder ²	269	2.9%
Reside in Nonfamily Arrangement	4,601	49.6%
Nonrelative of Householder ²	58	0.6%
Live Alone	3,909	42.1%
Roommates	329	3.5%
Group Quarters	305	3.3%
Total	9,282	100.0%

- 1. Includes all persons 65 or older.
- 2. The Householder is the person who completes the Census form for the household and is considered the head of a family household for Census purposes.

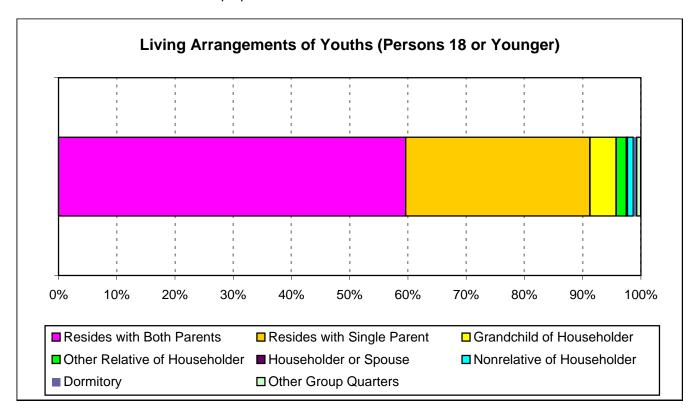


Source: U. S. Census, Decennial Census, Summary File 1, 2000.

Living Arrangements of Youths: 2000

Living Arrangements ¹	Count	%
Reside with Family	13,156	97.7%
Resides with Both Parents	8,027	59.6%
Resides with Single Parent	4,266	31.7%
Grandchild of Householder ²	605	4.5%
Other Relative of Householder ²	239	1.8%
Householder or Spouse ²	19	0.1%
Reside in Nonfamily Arrangement	311	2.3%
Nonrelative of Householder ²	142	1.1%
Dormitory	72	0.5%
Other Group Quarters	97	0.7%
Total	13,467	100.0%

- 1. Includes all persons 18 or younger.
- 2. The Householder is the person who completes the Census form for the household and is considered head of household for Census purposes.

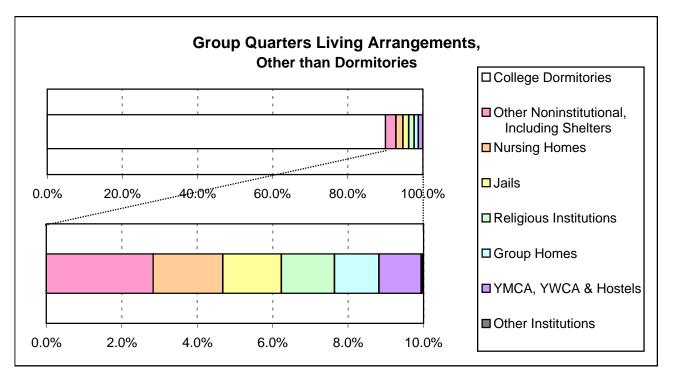


Source: U. S. Census, Decennial Census, Summary File 1, 2000.

Group Quarters Living Arrangements: 2000

Living Arrangements ¹	Count	%
College Dormitories	13,199	90.0%
Other Noninstitutional,		
Including Shelters	415	2.8%
Nursing Homes	272	1.9%
Jails	227	1.5%
Religious Institutions	207	1.4%
Group Homes	173	1.2%
YMCA, YWCA & Hostels	164	1.1%
Other Institutions	6	0.04%
Total	14,663	100.0%

1. Residents of Group Quarters include residents of college dormitories, hospitals, nursing homes, group homes and jails. All persons who do not reside in group quarters reside in households.

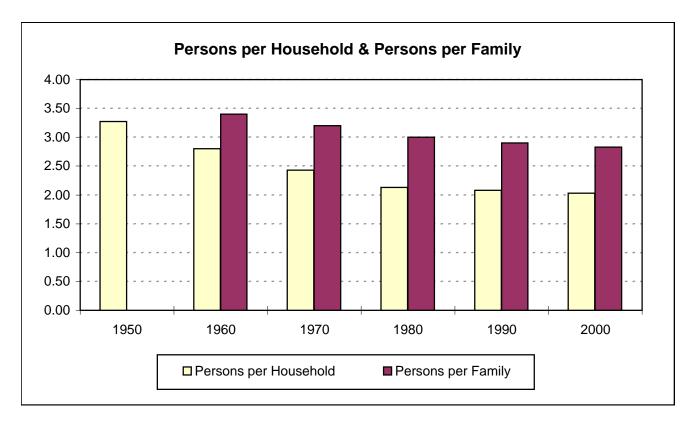


Source: U. S. Census, Decennial Census, Summary File 1, 2000.

Average Household & Family Size: 1950 - 2000

Year	Persons Per Household	Persons Per Family
1950 ¹	3.27	
1960	2.80	3.40
1970	2.43	3.20
1980	2.13	3.00
1990	2.08	2.90
2000	2.03	2.83

1. The 1950 U. S. Census did not distinguish between family households and non-family households.

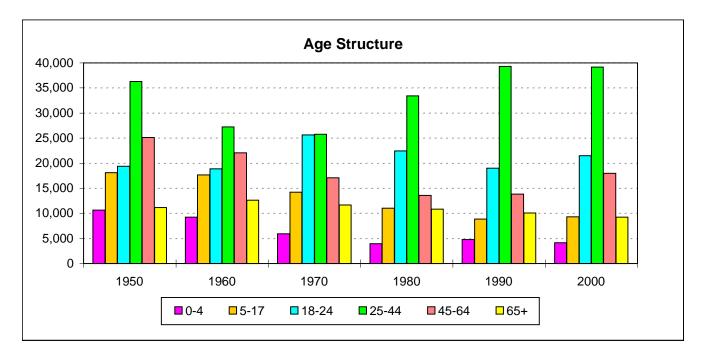


Sources: U. S. Census, Decennial Census, 1950 - 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Age Structure: 1950 - 2000

	1950	1960	1970	1980	1990	2000
0-4	10,634	9,251	5,919	3,928	4,759	4,125
5-17	18,148	17,671	14,254	11,049	8,853	9,322
18-24	19,384	18,876	25,622	22,445	18,997	21,472
25-44	36,293	27,222	25,757	33,421	39,295	39,144
45-64	25,130	22,079	17,127	13,608	13,827	18,010
65+	11,151	12,617	11,700	10,871	10,071	9,282
Median Age	30.1	29.6	26.8	28.6	31.1	30.4
Persons Under 18	28,782	26,922	20,173	14,977	13,612	13,447
Total	120,740	107,716	100,379	95,322	95,802	101,355

	1950	1960	1970	1980	1990	2000
0-4	8.8%	8.6%	5.9%	4.1%	5.0%	4.1%
5-17	15.0%	16.4%	14.2%	11.6%	9.2%	9.2%
18-24	16.1%	17.5%	25.5%	23.5%	19.8%	21.2%
25-44	30.1%	25.3%	25.7%	35.1%	41.0%	38.6%
45-64	20.8%	20.5%	17.1%	14.3%	14.4%	17.8%
65+	9.2%	11.7%	11.7%	11.4%	10.5%	9.2%
Persons Under 18	23.8%	25.0%	20.1%	15.7%	14.2%	13.3%



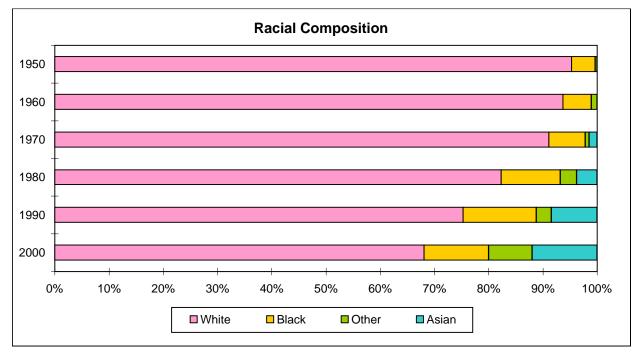
Sources: U. S. Census, Decennial Census, 1950 - 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Racial Composition: 1950 - 2000

				Asian &	
Year	Total	White	Black	Pacific Isl. ¹	Other ²
1950	120,740	115,068	5,235		437
1960	107,716	100,929	5,671		1,116
1970	100,361	91,408	6,783	1,465	705
1980	95,322	78,460	10,418	3,612	2,832
1990	95,802	72,122	12,930	8,081	2,669
2000	101,355	69,022	12,079	12,113	8,141

Year	Total	White	Black	Pacific Isl. ¹	Other ²
1950	100.0%	95.3%	4.3%		0.4%
1960	100.0%	93.7%	5.3%		1.0%
1970	100.0%	91.1%	6.8%	1.5%	0.7%
1980	100.0%	82.3%	10.9%	3.8%	3.0%
1990	100.0%	75.3%	13.5%	8.4%	2.8%
2000	100.0%	68.1%	11.9%	12.0%	8.0%

- 1. Includes persons of Asian and Pacific Islander descent, who were included in "Other" category prior to 1970.
- 2. Includes persons of Native American descent, as well as persons who report their race as "Other". For 2000 Census, includes persons who selected two or more races; Census 2000 was the first census to allow persons to report more than one race. Due to this change in methodology, racial statistics reported from Census 2000 lack a one-to-one comparison with those reported by any previous Census.



Sources: U. S. Census, Decennial Census, 1950 - 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Detailed Racial & Hispanic Population: 1980 - 2000

	1980 ¹	% 1980 Total	1990 ¹	% 1990 Total	2000	% 2000 Total
White, Non-Hispanic	75,793	79.5%	68,550	71.6%	65,425	64.6%
Black, Non-Hispanic	10,086	10.6%	12,178	12.7%	11,627	11.5%
American Indian or Alaska Native	184	0.2%	288	0.3%	213	0.2%
Asian or Pacific Islander (All)	3,612	3.8%	8,081	8.4%	12,113	12.0%
Chinese	1,571	1.6%	3,616	3.8%	4,854	4.8%
Asian Indian	705	0.7%	1,386	1.4%	2,720	2.7%
Korean	493	0.5%	1,302	1.4%	1,901	1.9%
Japanese	609	0.6%	734	0.8%	943	0.9%
Filipino	126	0.1%	250	0.3%	265	0.3%
Vietnamese	67	0.1%	216	0.2%	235	0.2%
Other Asian/Pacific Islander	41	<0.1%	577	0.6%	1,195	1.2%
Hispanic (Any Race)	4,536	4.8%	6,506	6.8%	7,455	7.4%
Mexican	496	0.5%	801	0.8%	1,175	1.2%
Puerto Rican	1,583	1.7%	1,875	2.0%	1,637	1.6%
Cuban	279	0.3%	254	0.3%	270	0.3%
Salvadoran					567	0.6%
Dominican					424	0.4%
Columbian					378	0.4%
Other	2,178	2.3%	3,576	3.7%	3,004	3.0%
Other Non-Hispanic ²	1,169	1.2%	350	0.4%	4,580	4.5%
Total Population	95,322	100.0%	95,802	100.0%	101,355	100.0%

^{1.} Figures do not sum to total population; both American Indian persons of Hispanic origin and Asian persons of Hispanic origin are double counted.

Sources: U. S. Census, Decennial Census, STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

^{2.} Includes persons reporting race as "Other" or, in the case of the 2000 Census, reporting two or more races and who are not of Hispanic origin.

Foreign Born Persons & Persons Speaking Language Other Than English at Home: 1950 - 2000

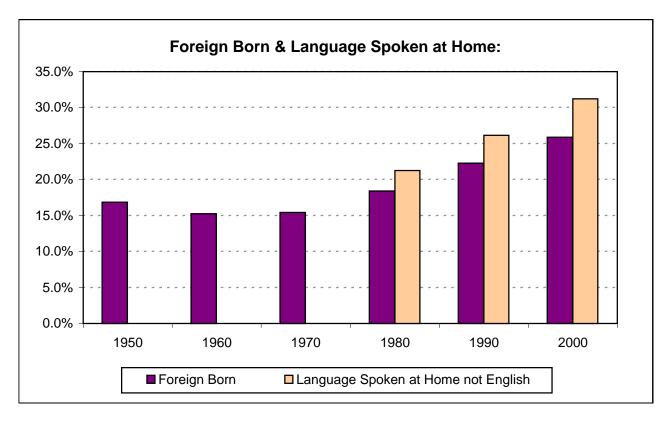
PERSONS 5 & OLDER

ALL PERSONS

Speak Language
Other Than English Speak English at

Year	at Home	Home	Foreign Born	Native Born
1950 ¹	NA	NA	16.8%	83.2%
1960	NA	NA	15.2%	84.8%
1970	NA	NA	15.4%	84.6%
1980	21.3%	78.7%	18.4%	81.6%
1990	26.2%	73.8%	22.3%	77.7%
2000	31.2%	68.8%	25.9%	74.1%

^{1. 1950} figure for Foreign Born is for whites only. 1950 Native Born figure includes all native born whites and all non-whites, regardless of place of birth.



Sources: U. S. Census, Decennial Census, 1950 - 1970; STF3A tape file, 1980; STF3A tape file, 1990; Summary File 3, 2000.

Languages Spoken at Home: 2000

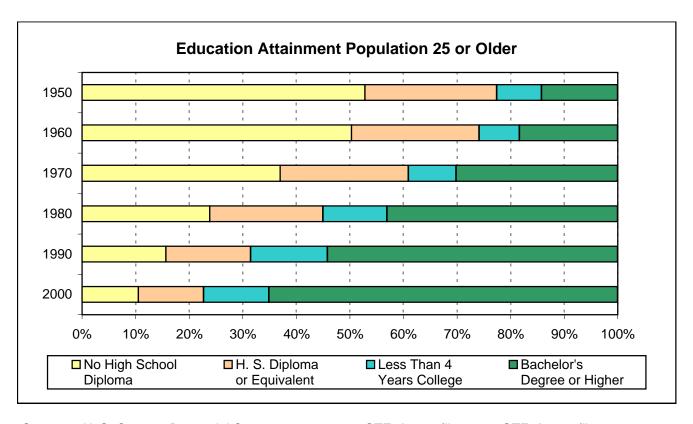
	Persons 5 and Older	% Persons 5 and Older	% of Those Speaking Language Other Than English at Home
Speak only English	66,834	68.8%	(NA)
Spanish or Spanish Creole	6,619	5.2%	19.9%
French or French Creole	4,994	4.6%	17.4%
Chinese	3,604	4.0%	15.2%
Portuguese or Portuguese Creole	2,863	3.2%	12.4%
Indic languages, incl. Hindi, Gujarthi & Urdu	1,847	1.3%	5.0%
Korean	1,431	1.3%	5.0%
Italian	933	1.1%	4.4%
African languages	929	0.9%	3.5%
Japanese	873	0.8%	3.2%
German	818	0.6%	2.3%
Russian	811	0.6%	2.3%
Arabic	652	0.6%	2.2%
Greek	507	0.5%	1.9%
Hebrew	428	0.3%	1.2%
Vietnamese	264	0.2%	0.9%
Other Language Reported or Not Specified	2,767	0.2%	0.7%
Total Persons 5 Years and Over			97,174
Total Persons Speaking a Language other that	an English at Hor	me:	30,340
Percent of all Persons 5 Years and Over			31.2%

Source: U. S. Census, Decennial Census, Summary File 3, 2000.

Highest Educational Attainment of Population 25 or Older: 1950 - 2000

Year	No High School Diploma	H. S. Diploma or Equivalent	Less Than 4 Years College ¹	Bachelor's Degree or Higher
1950 ^{2,3}	52.8%	24.6%	8.3%	14.2%
1960 ²	50.3%	23.8%	7.6%	18.3%
1970	37.0%	24.0%	8.9%	30.2%
1980	23.8%	21.2%	11.9%	43.1%
1990	15.6%	15.8%	14.3%	54.2%
2000	10.5%	12.2%	12.2%	65.1%

- 1. Includes both persons with an Associate degree and persons with a partially completed Bachelor degree.
- 2. Assumes persons reported as having completed four years of high school have a high school diploma and persons reporting four or more years of post secondary education have a Bachelor degree.
- 3. 1950 figures based on persons reporting education level. 2,060 persons did not report an education level.

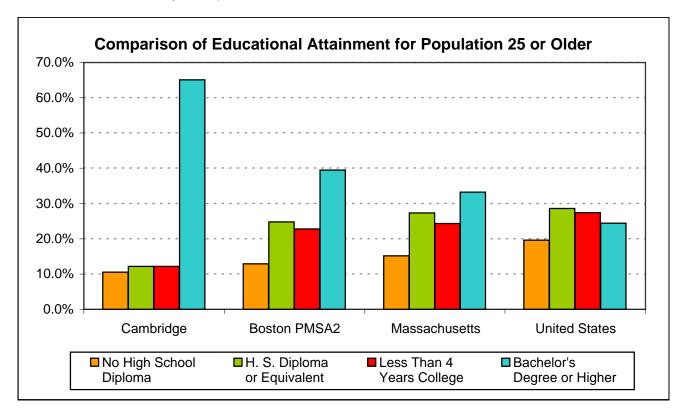


Sources: U. S. Census, Decennial Census, 1950 - 1970; STF3A tape file, 1980; STF3A tape file, 1990; Summary File 3, 2000.

Comparison of Highest Educational Attainment of Population 25 or Older: Cambridge, Boston MSA, Massachusetts & United States 2000

	No High School Diploma	H. S. Diploma or Equivalent	Less Than 4 Years College ¹	Bachelor's Degree or Higher
Cambridge	10.5%	12.2%	12.2%	65.1%
Boston PMSA ²	12.9%	24.8%	22.8%	39.5%
Massachusetts	15.2%	27.3%	24.3%	33.2%
United States	19.6%	28.6%	27.4%	24.4%

- 1. Includes both persons with an Associate degree and persons with a partially completed Bachelor degree.
- 2. Boston MA-NH Primary Metropolitan Statistical Area

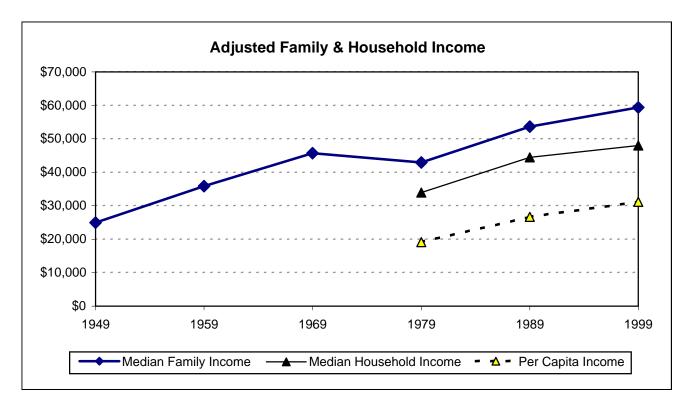


Source: U. S. Census, Decennial Census, Summary File 3, 2000.

Adjusted Family, Household & Per Capita Income: 1949 - 1999

	1949	1959	1969	1979	1989	1999
Median Family Income ¹	\$24,961	\$35,823	\$45,699	\$42,906	\$53,604	\$59,423
Median Household Income ^{1,2}				\$33,928	\$44,422	\$47,979
Per Capita Income ^{1,3}				\$19,132	\$26,647	\$31,156

- 1. All figures are adjusted to the 1999 level using the change in Consumer Price Index for the Boston-Brockton-Nashua MA-NH-ME-CT Consolidated Metropolitan Statistical Area from 1949 to 1999.
- 2. Household Income was not calculated by the Census Bureau prior to the 1980 census.
- 3. Per capita income represents the average income of all residents, regardless of group quarters status.



Sources: U. S. Census, Decennial Census, 1950 - 1970; STF3A tape file, 1980; STF3A tape file, 1990; Summary File 3, 2000.

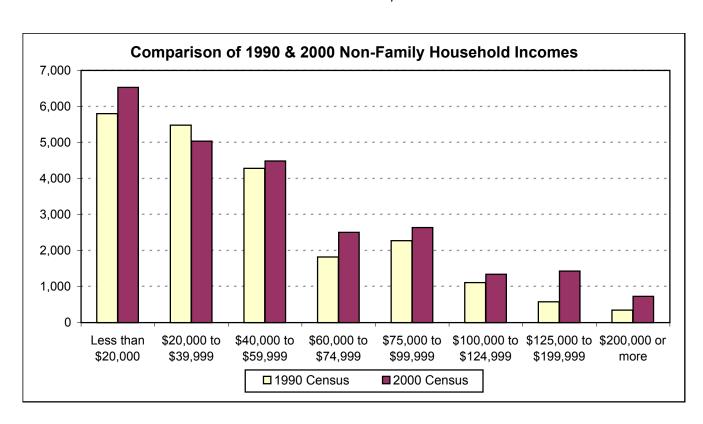
Distribution of Household Income: 1990 & 2000

NON-FAMILY HOUSEHOLDS

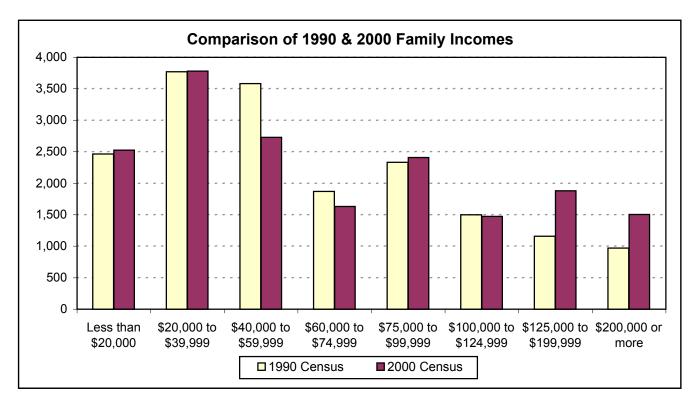
FAMILY HOUSEHOLDS

Income Range	1990 Count ¹	2000 Count	Difference	1990 Count ¹	2000 Count	Difference
Less than \$20,000	5,801	6,530	729	2,467	2,528	61
\$20,000 to \$39,999	5,481	5,041	(440)	3,770	3,783	13
\$40,000 to \$59,999	4,279	4,482	203	3,581	2,730	(851)
\$60,000 to \$74,999	1,817	2,504	687	1,870	1,630	(240)
\$75,000 to \$99,999	2,271	2,637	366	2,334	2,407	73
\$100,000 to \$124,999	1,113	1,342	229	1,498	1,473	(25)
\$125,000 to \$199,999	578	1,433	855	1,158	1,883	725
\$200,000 or more	349	727	378	970	1,505	535

^{1.} All figures are adjusted to the 1999 level using the change in Consumer Price Index for the Boston-Brockton-Nashua MA-NH-ME-CT Consolidated Metropolitan Statistical Area.



Distribution of Household Income: 1990 & 2000

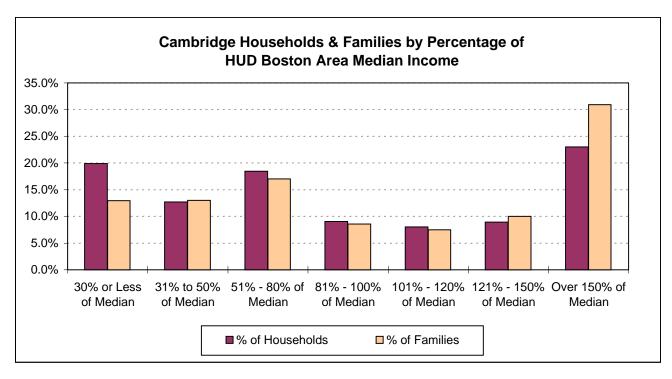


Sources: U. S. Census, Decennial Census, STF3A tape file, 1990; Summary File 3, 2000.

Estimated Households & Families by Percentage of HUD Boston Area Median Income: 1999

	<u>HOUSEHOLDS</u>				<u>FAMILIES</u>			
Income Level ¹	Percentage	Number	Count of Members	Percentage	Number	Count of Members		
30% or Less of Median	19.9%	8,482	17,218	13.0%	2,327	6,585		
31% to 50% of Median	12.7%	5,410	10,983	13.0%	2,328	6,589		
51% - 80% of Median	18.4%	7,864	15,964	17.0%	3,058	8,654		
81% - 100% of Median	9.1%	3,867	7,850	8.6%	1,537	4,350		
101% - 120% of Median	8.0%	3,413	6,928	7.5%	1,345	3,806		
121% - 150% of Median	8.9%	3,799	7,712	10.0%	1,797	5,085		
Over 150% of Median	23.0%	9,800	20,037	30.9%	5,547	14,674		
Total	100.0%	42,635	86,692	100.0%	17,939	49,743		

^{1.} Half of households in the Middlesex County portion of the Boston MA-NH Primary Metropolitan Statistical Area have an income greater than the median and half an a income lower than the median. Figures in this table were derived based on Census 2000 counts of households, families and persons in households and families, as well as the 1999 Boston PMSA median income for a family of four as determined by HUD, which was \$68,800, adjusted to \$61,920 for a family of three.

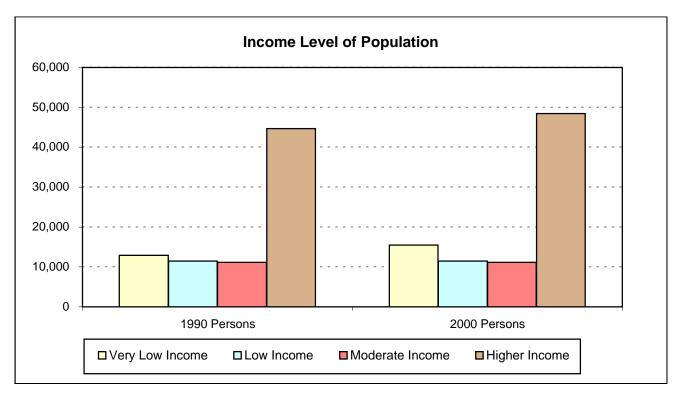


Sources: U. S. Census, Decennial Census, Summary File 3, 2000; U. S. Dept. of Housing & Urban Development, Census 2000 Low and Moderate Income Summary Data, http://www.hud.gov/offices/cpd/systems/census/lowmod/index.cfm.

Low and Moderate Income Population: 1990 - 2000

Low & Moderate Income Population ¹	Very Low ²	Low ³	Moderate ⁴	All Mod. & Lower Inc.	% Mod. or Lower Inc.	All Higher Inc. ⁵
1990 Persons	12,888	11,508	11,139	35,535	44.3%	44,710
2000 Persons	15.476	11.487	11.177	38,140	44.0%	48,455
2000 All Households	8,198	5,318	5,617	19,133	44.9%	23,502
Family Households	2,497	2,465	2,336	7,298	40.7%	10,641
Non-Family Households	5,701	2,853	3,281	11,835	47.9%	12,861

- 1. These figures are based upon a census tract level analysis of Census information performed for HUD using data from the decennial census. Income levels are based upon the median income for the Boston MA-NH PMSA as calculated by HUD for the purposes of managing affordable housing programs. The 1999 median income calculated for a family of four in the Boston MA NH PMSA was \$68,800. Adjustment is made for average household size in the census tract. Only persons living in households are evaluated for income level; no group quarters occupants are evaluated.
- 2. Very low income as defined as less than 30% of the area median income
- 3. Low Income is defined as 50% or less and greater than 30% of the area median income.
- 4. Moderate income is defined 80% or less and greater than 50% of the area median income.
- 5. For the purposes of this chart, higher income is defined as greater than 80% of the area median income.

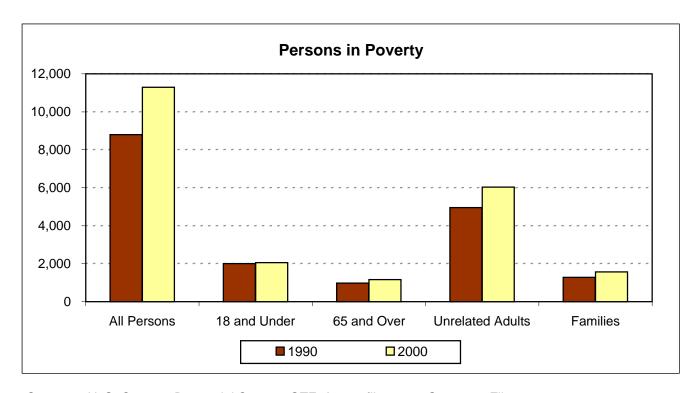


Source: StreetInfo v. 3 Census Tracts/HUD Data CD from MapInfo Corporation, 1994; Census 2000 Low and Moderate Income Summary Data, http://www.hud.gov/offices/cpd/systems/census/lowmod/index.cfm.

Population Living in Poverty: 1990 - 2000

	<u>19</u>	<u>90</u>	200	<u>00</u>	
Persons in Poverty ¹	Count	%	Count	%	Change 1990 to 2000
All Persons	8,794	10.7%	11,295	12.9%	2.2%
18 and Under	2,000	15.2%	2,053	15.6%	0.4%
65 and Over	974	10.7%	1,166	12.9%	2.2%
Unrelated Adults	4,957	15.7%	6,035	17.2%	1.5%
Families	1,273	7.2%	1,562	8.7%	1.5%
Income of Persons Living in Poverty					
Less than 50% Poverty Line	4,400	50.0%	6,132	54.3%	4.3%
50% to 100% Poverty Line	4,394	50.0%	5,163	45.7%	(4.3%)

1. The Census Bureau uses a set of income thresholds that vary by family size and composition to determine who is poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts money income before taxes and does not include capital gains and noncash benefits. Poverty is not defined for people living in college dormitories institutional group quarters such as nursing homes and jails, or for unrelated individuals under age 15. In 1999 the poverty threshold for a three person household including two children under 18 was \$13,423.



Sources: U. S. Census, Decennial Census, STF3A tape file, 1990; Summary File 3, 2000.

Resident Labor Force: 1950 - 2000

Category	1950 ¹	1960¹	1970¹	1980¹	1990¹	2000 ¹
Potential Workers	97,268	85,767	82,454	82,461	83,720	89,303
Residents in Labor Force ²	50,522	48,126	49,092	52,070	57,151	59,965
Labor Force Participation Rate ²	51.9%	56.1%	59.5%	63.1%	68.3%	68.3%
Women in Labor Force	19,187	19,950	22,632	25,492	28,453	29,691
Women as % of Labor Force	38.0%	41.5%	46.1%	49.0%	49.8%	49.5%
Unemployed Residents	2,984	690	1,959	2,332	2,941	3,668
Civilian Labor Force Unemployment Rate ³	5.9%	1.4%	4.0%	4.5%	5.2%	6.1%
Potential Workers Not in Labor Force	46,746	37,641	33,362	30,391	26,569	29,338
Residents 16 to 19 Enrolled in School, Not in Labor Force				3,992	3,248	3,262
Residents Enrolled in College⁴	13,545	14,318	18,972	23,403	24,364	26,613
Residents over 65	11,151	12,617	11,700	10,924	9,941	9,282
Noninstitutionalized Residents Unable to Work due to a Disability ⁵	3,894		1,834	1,951	1,994	2,236
Institutionalized Residents	633	959	1,032	1,061	1,118	505

^{1.} For 1950 and 1960 all figures are based on residents 14 and older, unless otherwise stated. 1970 through 2000 figures are based on residents 16 or older, unless otherwise stated.

Sources: U. S. Census, Decennial Census, 1950 - 1970; STF3A tape file, 1980; STF3A tape file, 1990; Summary File 3, 2000.

^{2.} The Labor Force is composed of all persons 16 or older who work or are currently seeking work. The Labor Force Participation Rate is the fraction of persons 16 or older who are members of the Labor Force.

^{3.} The unemployment rate stated here is calculated by comparing the number of unemployed persons detected by the U. S. Census to the civilian labor force, which in the case of Cambridge is slightly smaller than the total labor force. The civilian labor force does not include residents who actively serve as members of the armed forces. Note that the unemployment rate used here differs significantly from the rate devised by the U. S. Department of Labor and the Massachusetts Division of Employment & Training (MA DET), both in how the number is calculated and the result. For example, according to the MA DET, the citywide rate at the time of the 2000 U. S. Census was 1.3%, at the time of 1990 U. S. Census 3.4%, and in 1980 the annual average was 5.1%. (See page 28 for MA DET rates.)

^{4.} For 1950 the figure reported is Persons Not in Labor Force for reasons "Other and Not Reported." The majority of these persons are assumed to be college students.

^{5.} For 2000 includes persons with an employment disability who are unemployed.

Resident Employment by Industry & Occupation: 1950 - 1990

		% 1950		% 1970		% 1990
Employment by Sector	1950 ¹	Total	1970	Total	1990	Total
Agriculture & Mining	177	0.4%	102	0.2%	196	0.4%
Construction	2,129	4.5%	1,235	2.6%	1,374	2.5%
Manufacturing	13,678	28.9%	8,021	17.1%	5,240	9.7%
Transportation, Communications &						
Utilities	3,660	7.7%	2,035	4.3%	2,114	3.9%
Wholesale & Retail Trade	8,894	18.8%	6,025	12.8%	6,089	11.3%
Finance, Insurance & Real Estate	2,391	5.0%	2,707	5.8%	3,337	6.2%
Services	13,538	28.6%	24,482	52.1%	33,376	61.7%
Government	2,887	6.1%	2,417	5.1%	2,371	4.4%
Total Residents Employed	47,354	100.0%	47,024	100.0%	54,097	100.0%
Employment by Occupation	1950 ¹	% 1950 Total	1970	% 1970 Total	1990	% 1990 Total
Professional & Technical	7,342	15.6%	16,063	34.2%	21,211	39.2%
Executive & Managerial	3,109	6.6%	2,496	5.3%	8,559	15.8%
Clerical & Administrative	8,947	19.0%	10,845	23.1%	8,418	15.6%
Sales Workers	2,987	6.4%	1,923	4.1%	3,961	7.3%
Service Occupations	6,245	13.3%	6,029	12.8%	6,148	11.4%
Skilled Crafts & Repairs	5,805	12.4%	3,366	7.2%	2,425	4.5%

EXAMPLES OF INDUSTRIES

Operatives & Laborers

Total Residents Employed

Agriculture/Mining: Plant Nurseries, Landscaping, Fishing

Construction: Building & Highway Construction, Construction Trades

12,560

46,995

Manufacturing: Confectionary Products, Printing, Chemicals, Electronic Equipment
Trans., Comm. & Utilities: Trucking, Transit, Post Office, Airlines, Telephone, TV, Electric Utilities
Wholesale & Retail Trade: Warehousing, Retail Stores, Auto Dealers, Service Stations, Restaurants
Finance, Insurance & Real Estate: Banks, Mortgage Brokers, Insurance Agents, Real Estate Brokers

26.7%

100.0%

6,302

47,024

13.4%

100.0%

3,375

54,097

6.2%

100.0%

Services: Education, Business Consulting, Engineering, Health Care, Social Services

Government: Federal, State & Local Government Offices and Agencies

EXAMPLES OF OCCUPATIONS

Professional & Technical: Architects, Scientists, Doctors, Teachers, Technicians, Programmers

Executive & Managerial: Managers, Auditors, Postmasters

Clerical & Administrative: Office Supervisors, Secretaries, Clerks, Mail Carriers

Sales Workers: Salespersons, Cashiers, Auctioneers

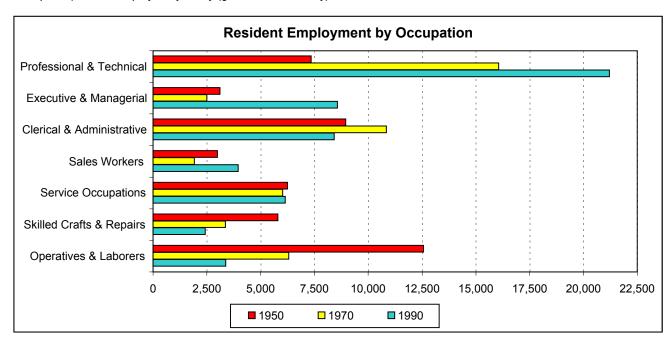
Service Occupations: Laundry Workers, Police Officer, Cooks, Janitors, Hairdressers, Child Care

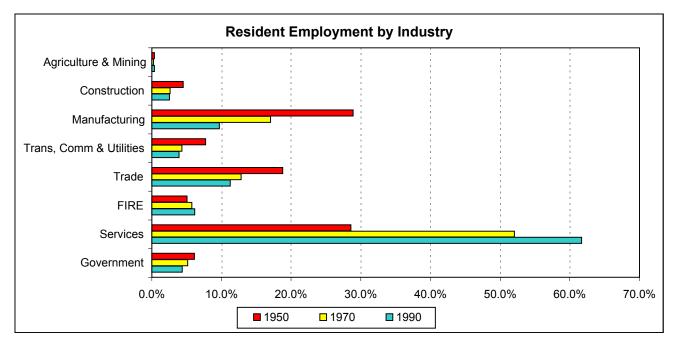
Skilled Crafts & Repairs: Mechanics, Construction Trades, Machinists, Tailors, Butchers
Operatives & Laborers: Machine Operators, Bus Drivers, Equipment Operators, Laborers

^{1.} The Employment by Sector and Occupation totals for 1950 are not equal due both to persons who did not report an occupation and to a data reporting error.

Resident Employment by Industry & Occupation: 1950 - 1990

Note that workers are classified by both occupation and employer. For example, a police officer (service occupation) can be employed by a City (government industry).





Sources: U. S. Census, Decennial Census, 1950 - 1970; STF3A tape file, 1980; STF3A tape file, 1990.

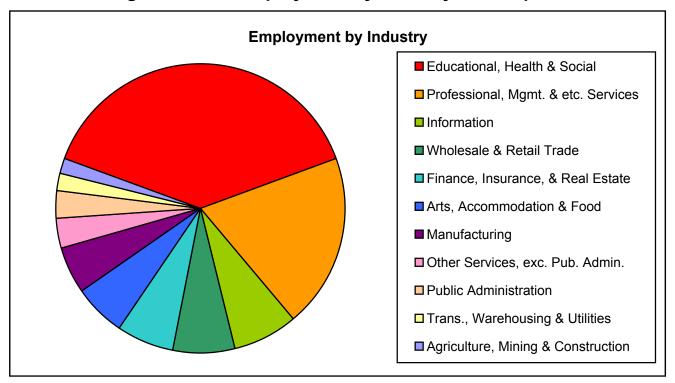
Resident Employment by Industry & Occupation: 2000

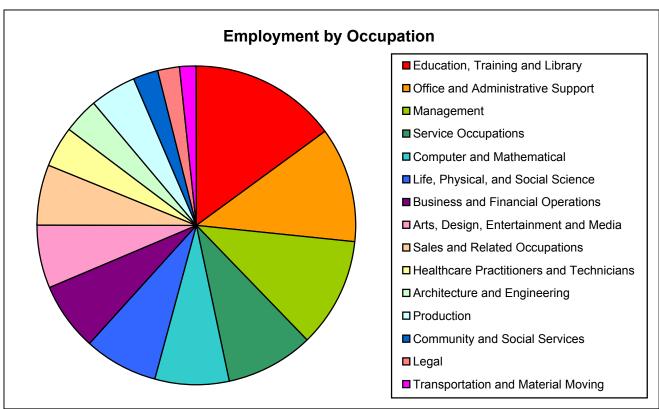
Employment by Sector ¹	Jobs	As % 2000 Total
Educational, Health & Social Services	21,907	39.0%
Professional, Scientific, Management,		
Administrative & Waste Management Services	10,861	19.3%
Information	4,038	7.2%
Wholesale & Retail Trade	4,033	7.2%
Finance, Insurance, & Real Estate	3,510	6.2%
Arts, Entertainment, Accommodation & Food Services	3,327	5.9%
Manufacturing	2,879	5.1%
Other Services, except Public Administration	1,975	3.5%
Public Administration	1,631	2.9%
Transportation, Warehousing & Utilities	1,088	1.9%
Agriculture, Mining & Construction	992	1.8%
Total	56,241	100.0%
Employment by Occupation ¹	Jobs	As % 2000 Total
Education, Training and Library ²	8,425	15.0%
Office and Administrative Support	6,509	11.6%
Management	6,276	11.2%
Service Occupations	5,011	8.9%
Computer and Mathematical ²	4,262	7.6%
Life, Physical, and Social Science ²	4,231	7.5%
Business and Financial Operations	3,850	6.8%
Arts, Design, Entertainment and Media ²	3,581	6.4%
Sales and Related Occupations	3,516	6.3%
Healthcare Practitioners and Technicians ²	2,311	4.1%
Architecture and Engineering ²	2,096	3.7%
Production, Construction and Agriculture	2,619	4.7%
Community and Social Services ²	1,318	2.3%
Legal ²	1,231	2.2%
Transportation and Material Moving	1,005	1.8%
Total	56,241	100.0%

^{1.} These figures are based upon the North American Industrial Classification Code (NAICS), which replaces the Standard Industrial Classification Code (SIC) system used by the U. S. Census Bureau prior to the 2000 census. As a result comparisons cannot be drawn between the figures cited here and figures based upon the SIC classification system, including all Census figures available prior to 2000.

^{2.} Professional occupations category.

Cambridge Resident Employment by Industry & Occupation: 2000

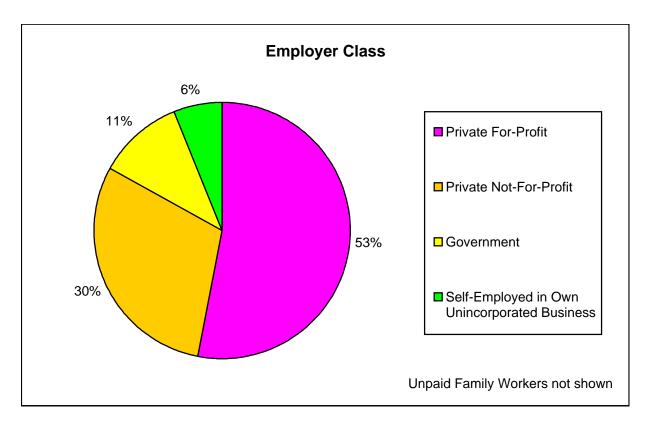




Source: U. S. Census Bureau, 2000 Decennial Census, Summary File 3.

Resident Employment by Class of Employer: 2000

Employer Class	Jobs	As % 2000 Total
Private For-Profit	29,791	53.0%
Private Not-For-Profit	16,906	30.1%
Government	6,045	10.7%
Self-Employed in Own Unincorporated Business	3,415	6.1%
Unpaid Family Worker	84	0.1%
Total	56,241	100.0%

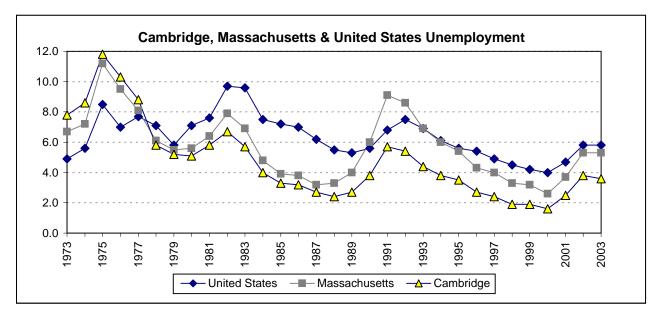


Source: U. S. Census Bureau, 2000 Decennial Census, Summary File 3.

Resident Unemployment Rate: 1973 - 2003

Year	US Rate ¹	MA Rate ¹	Cambridge Rate ¹	Year	US Rate ¹	MA Rate ¹	Cambridge Rate ¹
1973	4.9	6.7	7.8	1989	5.3	4.0	2.7
1974	5.6	7.2	8.6	1990	5.6	6.0	3.8
1975	8.5	11.2	11.8	1991	6.8	9.1	5.7
1976	7.0	9.5	10.3	1992	7.5	8.6	5.4
1977	7.7	8.1	8.8	1993	6.9	6.9	4.4
1978	7.1	6.1	5.8	1994	6.1	6.0	3.8
1979 ²	5.8	5.5	5.2	1995	5.6	5.4	3.5
1980	7.1	5.6	5.1	1996	5.4	4.3	2.7
1981	7.6	6.4	5.8	1997 ³	4.9	4.0	2.4
1982	9.7	7.9	6.7	1998	4.5	3.3	1.9
1983	9.6	6.9	5.7	1999	4.2	3.2	1.9
1984	7.5	4.8	4.0	2000 ⁴	4.0	2.6	1.6
1985	7.2	3.9	3.3	2001	4.7	3.7	2.5
1986	7.0	3.8	3.2	2002	5.8	5.3	3.8
1987	6.2	3.2	2.7	May-03⁴	6.1	5.3	3.6
1988	5.5	3.3	2.4	==		==	==

- 1. The unemployment rates presented in this table are not seasonally adjusted.
- 2. Two changes occurred in 1979. For the first time the table includes most employees of state and local government, of non-profit pre-elementary, elementary and secondary schools, as well as to certain domestic workers. In addition, data was incorporated for the first time for employees covered by the Compensation for Federal Employees law. Dues to these changes prior year figures are not fully comparable.
- 3. In 1997 the state government changed the reporting locations for some state jobs to better reflect their location.
- 4. Changes in the Current Population Survey conducted by the U. S. Census Bureau related to implementation of Census 2000 procedures and data affect the comparability of data between 2000 and prior years, as well as between 2003 and years prior to 2000.



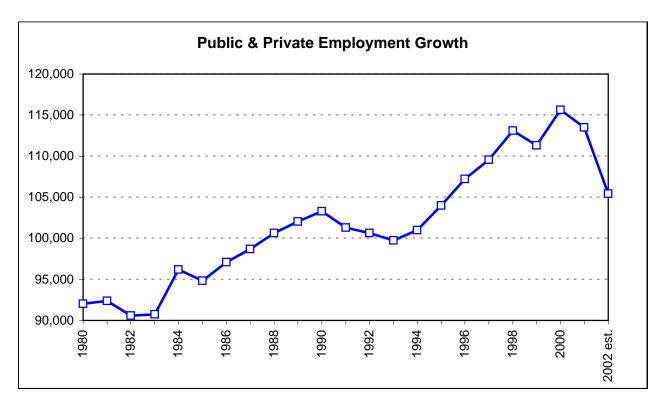
Source: Massachusetts Division of Employment & Training, Local Area Unemployment Statistics data series, http://www.detma.org/LMIlmi.htm, 2003.

Total Public & Private Employment: 1980 - 2002

Jobs Reported ¹	Year	Jobs Reported ¹
92,044	1992	100,631
92,363	1993	99,751
90,602	1994	100,978
90,724	1995	103,988
96,192	1996	107,240
94,848	1997	109,553
97,073	1998	113,098
98,686	1999	111,325
100,621	2000	115,625
102043	2001	113,479
103,277	2002 est. ²	105,437
101,317		
	92,044 92,363 90,602 90,724 96,192 94,848 97,073 98,686 100,621 102043 103,277	92,044 1992 92,363 1993 90,602 1994 90,724 1995 96,192 1996 94,848 1997 97,073 1998 98,686 1999 100,621 2000 102043 2001 103,277 2002 est.²

^{1.} MA DET figures reflect only those firms and employed persons subject to the unemployment tax. Changes in reporting requirements and corrections to previous reports are responsible for some of variation over time.

2. Based on average of quarterly totals from 2002.

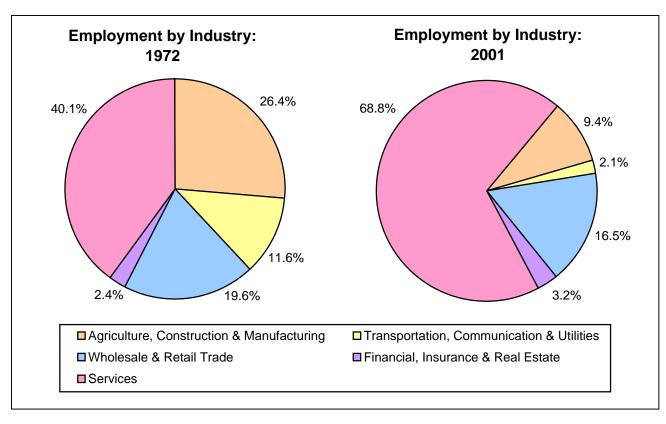


Source: Massachusetts Division of Employment & Training, ES-202 data series, http://www.detma.org/lmi/local/Cambridg.html, 2003.

Private Employment by Industry: 1972 vs. 1986 vs. 2001

Industry	1972 Jobs ¹	% of 1972 Total	1986 Jobs ¹	% of 1986 Total	2001 Jobs ¹	% of 2001 Total
Agriculture/Mining	111	0.1%	122	0.1%	290	0.3%
Construction	3,454	4.0%	1,915	2.1%	4,001	3.8%
Manufacturing	19,214	22.3%	11,331	12.5%	5,644	5.4%
Trans., Communications						
& Utilities	9,960	11.6%	2,785	3.1%	2,171	2.1%
Wholesale & Retail Trade	16,858	19.6%	16,704	18.5%	17,355	16.5%
Finance, Ins. & Real Estate	2,051	2.4%	3,270	3.6%	3,384	3.2%
Services ²	34,506	40.1%	54,363	60.1%	72,384	68.8%
Total Private Employment	86,154	100.0%	90,490	100.0%	105,229	100.0%

- Changes in reporting requirements affect the comparability of 1972, 1986 and 2001 figures. Standard Industrial Codes (SICs) used to classify workplaces were redefined in both 1973 and 1988. In 1979 changes enacted into law led to the inclusion of most employees of federal, state and local government, of non-profit pre-elementary, elementary and secondary schools and of certain domestic workers.
- 2. The services sector includes education, health, business, household and professional services.

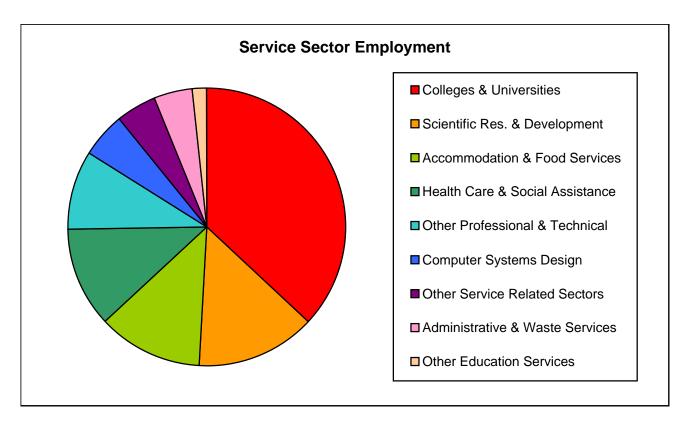


Source: Massachusetts Division of Employment & Training, ES-202 data series, http://www.detma.org/lmi/local/Cambridg.html, 2003.

Private Services Employment: 2002 4th Quarter

Service Sector ¹	Employment
Colleges & Universities	25,923
Scientific Research & Development	9,806
Accommodation & Food Services	8,594
Health Care & Social Assistance	8,161
Other Professional & Technical Services	6,438
Computer Systems Design	3,826
Other Service Related Sectors	3,382
Administrative & Waste Services	3,046
Other Education Services	1,165
Total	70,341

1. These figures are based upon the North American Industrial Classification Code (NAICS), which replaces the Standard Industrial Classification Code (SIC) system used by the Massachusetts Dept. of Employmen & Training (DET) prior to 2001. As a result comparisons cannot be drawn between the figures cited here and figures based upon the SIC classification system, including all DET local figures available prior to 200 For more information on the NAICS system see http://www.census.gov/epcd/www/naics.html.



Source: Massachusetts Division of Employment & Training, ES-202 data series, http://lmi2.detma.org/lmi/lmi_es_a.asp, 2003.

Top 25 Employers: 2002

EMPLOYER	EMPLOYEES ¹	BUSINESS	2002 Rank	2001 Rank ⁴
Harvard University	8,722	Higher Education	1	1
Massachusetts Institute of Technology	7,741	Higher Education	2	2
City of Cambridge ²	2,934	Government	3	3
Millennium Pharmaceuticals	1,882	Biotechnology	4	8
Cambridge Public Health Commission	1,671	Medical	5	4
Federal Government	1,632	Government	6	6
Mt. Auburn Hospital	1,528	Medical	7	7
Biogen, Inc.	1,400	Biotechnology	8	11
Genzyme Corporation	1,161	Biotechnology	9	13
Draper Laboratory, Inc.	953	Research & Development	10	10
Wyeth Genetics Institute	803	Biotechnology	11	20
Commonwealth of Massachusetts	879	Government	12	12
Camp, Dresser, & McKee	693	Engineering Consultants	13	13
Whole Foods/Bread & Circus ³	625	Retail Supermarket	14	35
Quest Diagnostics	620	Clinical Testing Services	15	14
Whitehead Institute	614	Research & Development	16	21
Lesley University	573	Higher Education	17	22
Akamai Technologies, Inc.	511	Internet Network Services	18	20
Vertex Pharmaceuticals, Inc.	510	Pharmaceutical Products	19	23
Grace Construction ³	500	Construction Products	20	27
EF International	488	Travel & Exchange Programs	21	19
Monitor Group	479	Management Consulting	22	24
Abt Associates ³	469	Management Consulting	23	28
Shaws Supermarkets/Star Market	450	Retail Supermarket	24	25
Transkaryotic Therapies ³	423	Biotechnology	25	34

^{1.} All figures collected between 7/02 and 10/02. All figures reflect employment within the City of Cambridge. only. Whenever possible, totals are based on Full Time Equivalents (FTEs). Part time workers were counted as 0.5 FTEs, unless otherwise indicated by employer response.

Source: Cambridge Community Development Department and cited employers, 2002.

^{2.} City of Cambridge figures include School Department employees.

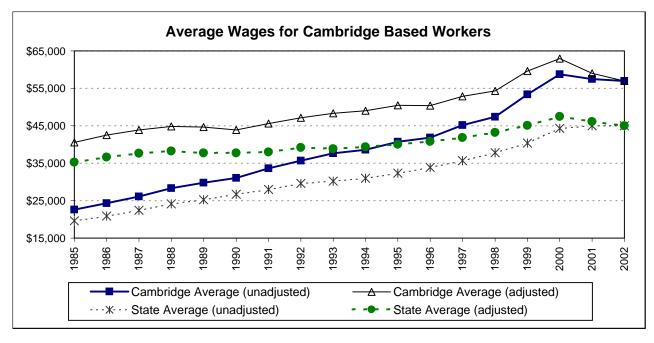
^{3.} Not on 2001 list. Each of these four companies belonged to the Top 25 Employers at various times in the past.

^{4.} Employers dropped from top 25 list since 2001 include Arthur D. Little, Inc., Lotus Development Corporation/IBM, Modern Continental Companies, and Necco/Haviland.

Average Reported Annual Wage: 1985 - 2002

Year	Cambridge Unadjusted	Cambridge Adjusted ¹	State Unadjusted	State Adjusted ¹
1985	\$22,571	\$40,541	\$19,612	\$35,226
1986	\$24,301	\$42,559	\$20,909	\$36,619
1987	\$26,150	\$43,881	\$22,458	\$37,686
1988	\$28,341	\$44,839	\$24,150	\$38,208
1989	\$29,821	\$44,629	\$25,220	\$37,744
1990	\$31,038	\$43,909	\$26,667	\$37,725
1991	\$33,622	\$45,564	\$28,030	\$37,985
1992	\$35,652	\$47,144	\$29,651	\$39,209
1993	\$37,641	\$48,374	\$30,229	\$38,849
1994	\$38,620	\$48,992	\$31,023	\$39,355
1995	\$40,767	\$50,509	\$32,322	\$40,046
1996	\$41,840	\$50,346	\$33,926	\$40,823
1997	\$45,199	\$52,898	\$35,724	\$41,809
1998	\$47,427	\$54,277	\$37,787	\$43,245
1999	\$53,363	\$59,579	\$40,391	\$45,096
2000	\$58,787	\$62,917	\$44,329	\$47,444
2001	\$57,521	\$59,023	\$44,976	\$46,150
2002 est.	\$57,005	\$57,005	\$44,975	\$44,975

^{1.} Wages adjusted to 2002 dollars using the Consumer Price Index for all Urban Consumers for the Boston-Brockton-Nashua MA-NH-ME-CT Consolidated Metropolitan Statistical Area.

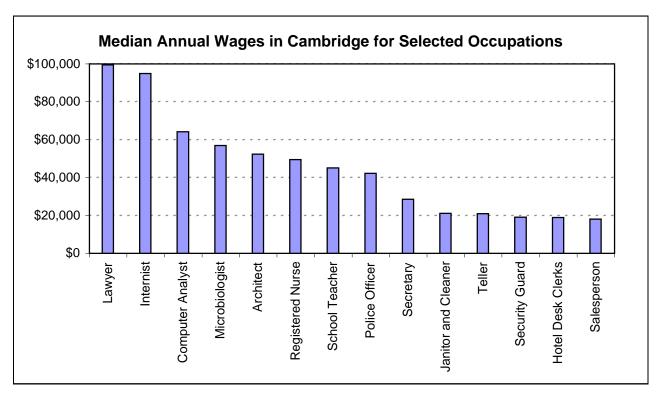


Sources: Massachusetts Division of Employment & Training, ES-202 data series, http://www.detma.org/lmi/local/Cambridg.html, 2003. U. S. Bureau of Labor Statistics, 2003.

Metro North Median Annual Wages for Selected Occupations: 2000

Occupation	Annual Salary ¹	Hourly Rate
Architect, except Landscape & Marine	\$52,346	\$25.17
Computer Systems Analyst	\$64,112	\$30.82
Hotel, Motel, and Resort Desk Clerks	\$18,949	\$9.11
Internist (Physician)	\$94,855	\$45.60
Janitor and Cleaner	\$21,091	\$10.14
Lawyer	\$99,513	\$47.84
Microbiologist	\$56,972	\$27.39
Police Patrol Officer	\$42,162	\$20.27
Registered Nurse	\$49,433	\$23.77
Retail Salesperson	\$18,034	\$8.67
Secondary School Teacher, exc. Special, Vocational	\$45,158	\$21.71
Secretary, except Legal, Medical & Executive	\$28,538	\$13.72
Security Guard	\$19,136	\$9.20
Teller	\$20,987	\$10.09

^{1.} Annual salaries are based on 2,080 hours worked. Hourly rates are typically reported by Massachusetts Division of Employment & Training only for nonexempt positions.

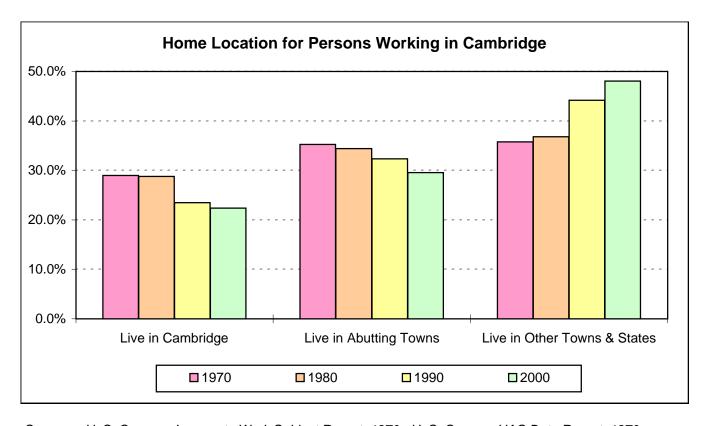


Source: Massachusetts Division of Employment & Training, Occupational Wage Survey, Metro North SDA, http://www.detma.org/lmi/wages/metron.htm, 2000.

Where People Who Work in Cambridge Reside: 1970 - 2000

	1970	1980	1990	2000
Total Live in Cambridge & Abutting Towns	64.2%	63.2%	55.8%	52.0%
Live in Cambridge	29.0%	28.8%	23.5%	22.4%
Live in Abutting Towns ¹	35.2%	34.4%	32.3%	29.6%
Live in Other Towns & States	35.8%	36.8%	44.2%	48.0%
All Persons Reporting Place of Work in Cambridge ²	76,112	88,594	109,490	114,133

- 1. Abutting towns include Arlington, Belmont, Boston, Brookline, Somerville, and Watertown.
- 2. This figure consists of all persons reporting a workplace in Cambridge, regardless of place of residence. These figures are reported by the U. S. Census, and they do not match either the labor force figures generate by the Census Bureau or the annual employment figures generated by the MA DET.



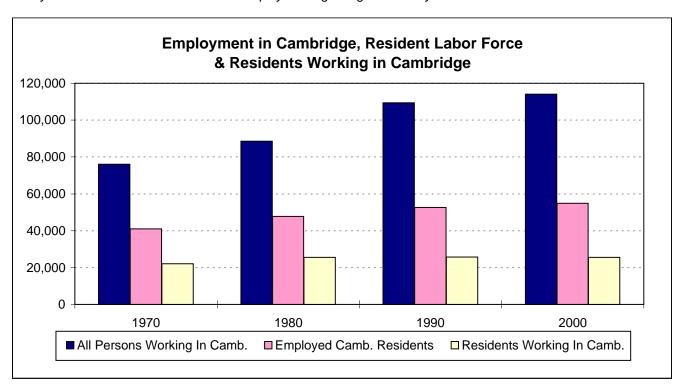
Sources: U. S. Census, Journey to Work Subject Report, 1970. U. S. Census, UAC Data Report, 1970;

- U. S. Census, Urban Transportation Planning Package for Massachusetts, Pt. VI, 1980;
- U. S. Census, Statewide Element of Census Transportation Planning Package, 1990.
- U. S. Census, 2000 County-to-County Worker Flow Files, 2003.

Where Cambridge Residents Work: 1970 - 2000

	1970 ¹	1980 ²	1990 ³	2000 ^{3,4}
Cambridge Residents Employed in Cambridge	22,074	25,512	25,730	25,554
As % of All Persons Wkg. In Cambridge	29.0%	28.8%	23.5%	22.4%
As % of Employed Residents	53.9%	53.4%	48.9%	46.5%
Camb. Residents Working Elsewhere	18,910	22,306	26,858	29,405
Cambridge Residents Reporting Place of Work	40,984	47,818	52,588	54,959
All Persons Reporting Place of Work in Cambridg€	76,112	88,594	109,490	114,133

- 1. Figures for workers 16+. Figures reported elsewhere may include workers 14+. Employed persons not reporting place or work not included in table. In 1970, 4,873 employed Cambridge residents did not report a place of work.
- 2. Figures for workers 16+. Reflects Cambridge residents employed only in New England states. Nonreporters allocated by Census Bureau Journey to Work branch rather than by 1980 Census operations.
- 3. Figures for workers 16+. Allocation of nonreporters by Census Bureau as part of 1990 and 2000 census data processing.
- 4. Data from 2000 SF3 data file for Massachusetts. Worker flow files for county subdivisions (Minor Civil Divisions) will be released at a later date.
- 5. This figure consists of all persons reporting a workplace in Cambridge, regardless of place of residence. These figures are reported by the U. S. Census, and they do not match either the labor force figures generated by the Census Bureau or the annual employment figures generated by the MA DET.



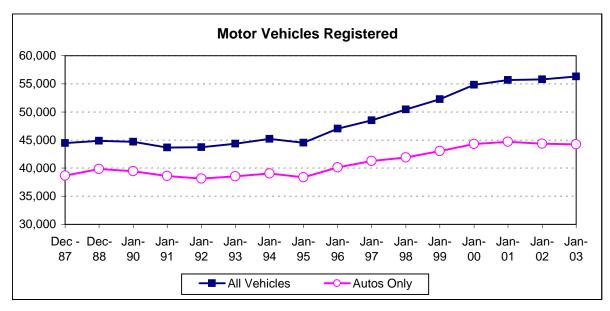
Sources: U. S. Census, Journey to Work Subject Report, 1970;

- U. S. Census, Urban Transportation Planning Package for Massachusetts, Pt. VI, 1980;
- U. S. Census, Statewide Element of Census Transportation Planning Package, 1990.
- U. S. Census Bureau, Decennial Census, Summary File 3, 2000.

Resident Automobile Registration: 1970 - 2003

Date	Total Vehicles Registered	% Change from Previous Year	Autos Registered	All Other Vehicles Registered ¹
1970			27,866	
1981	37,969		33,130	4,839
1982			34,763	
1986			38,997	
December 1987	44,459		38,650	5,809
December 1988	44,856	0.9%	39,846	5,010
January 1990	44,661	-0.4%	39,429	5,232
January 1991	43,684	-2.2%	38,623	5,061
January 1992	43,710	0.1%	38,127	5,583
January 1993	44,321	1.4%	38,528	5,793
January 1994	45,218	2.0%	39,025	6,193
January 1995	44,524	-1.5%	38,385	6,139
January 1996	47,001	5.6%	40,156	6,845
January 1997	48,523	3.2%	41,272	7,251
January 1998	50,451	4.0%	41,890	8,561
January 1999	52,271	3.6%	43,028	9,243
January 2000	54,798	4.8%	44,265	10,533
January 2001	55,679	1.6%	44,698	10,981
January 2002	55,776	0.2%	44,330	11,446
January 2003	56,282	0.9%	44,209	12,073

1. All other vehicle types include trucks (including many SUVs), trailers, motorcycles and misc. vehicle types.



Sources: Mass. Registry of Motor Vehicles, 2003; Mass. Dept. of Revenue Municipal Data Bank, 2002; <u>Boston Globe</u>, Passenger Vehicle Registrations, February 15, 1988; Massachusetts Central Transportation Planning Staff, <u>Transportation Facts for the Boston Region</u>, 1983.

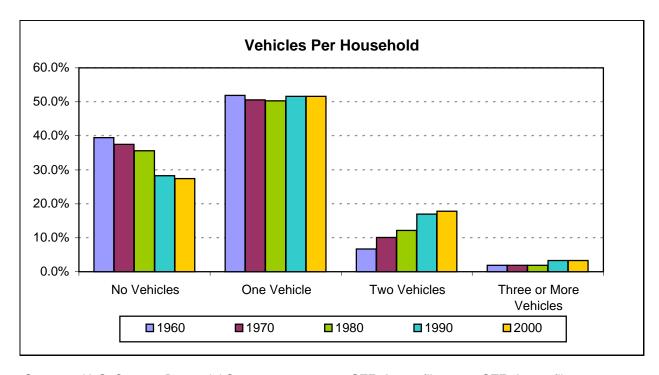
Vehicles Per Household: 1960 - 2000

VEHICLES PER HOUSEHOLDS

Year ¹	None	One	Two	Three or More	Total Vehicles Recorded ²
1960 Households	13,516	17,791	2,295	651	24,334
1970 Households	13,642	18,411	3,673	690	27,827
1980 Households	13,844	19,542	4,706	744	31,186
1990 Households	11,137	20,339	6,676	1,283	37,906
2000 Households	11,812	21,943	7,466	1,394	41,764
1960 Households	39.5%	51.9%	6.7%	1.9%	100.0%
1970 Households	37.5%	50.6%	10.1%	1.9%	100.0%
1980 Households	35.6%	50.3%	12.1%	1.9%	100.0%
1990 Households	28.2%	51.6%	16.9%	3.3%	100.0%
2000 Households	27.4%	51.6%	17.8%	3.3%	100.0%

^{1.} Note that the number of vehicles reported here differs from that reported by the Registry of Motor Vehicles. The figures are collected using different methodologies and are not directly comparable. The Decennial Census does not report commercial vehicles owned.

^{2.} For 1960, 1970 and 1980 estimated total assumes three cars for all households reporting three or more vehicles. For 1990 and 2000 total figures based upon total cars reported by census.



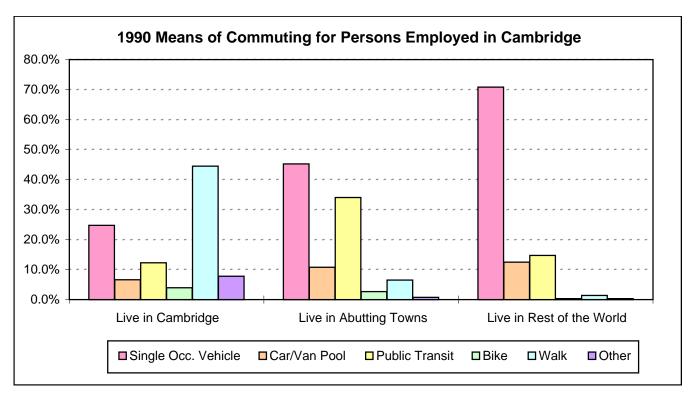
Sources: U. S. Census, Decennial Census, 1960 - 1970; STF3A tape file, 1980; STF3A tape file, 1990; Summary File 3, 2000.

Persons Employed in Cambridge Means of Commuting to Work: 1990

1990 Home Location	Single Occ. Vehicle	Car/Van Pool	Public Transit	Bike	Walk	Worked at Home	Other
Live in Cambridge &							
Abutting Towns	36.1%	9.1%	25.3%	3.2%	22.5%	0.4%	3.4%
Live in Cambridge	24.5%	6.6%	12.4%	3.9%	44.1%	7.9%	0.5%
Live in Abutting Towns	44.5%	11.0%	34.6%	2.6%	6.8%	0.0%	0.6%
Live in Other Towns & States	70.0%	12.3%	15.4%	0.5%	1.5%	0.0%	0.2%
All Cambridge Employees	51.1%	10.5%	20.9%	2.0%	13.2%	1.9%	0.4%

^{1.} Abutting towns include Arlington, Belmont, Boston, Somerville, and Watertown.

N. B.: Census 2000 Journey to Work files, including commuting information for persons commuting to work in Cambridge will be available at a later date.



Source: Massachusetts Central Transportation Planning Staff & U. S. Census, Journey to Work data file, 1990.

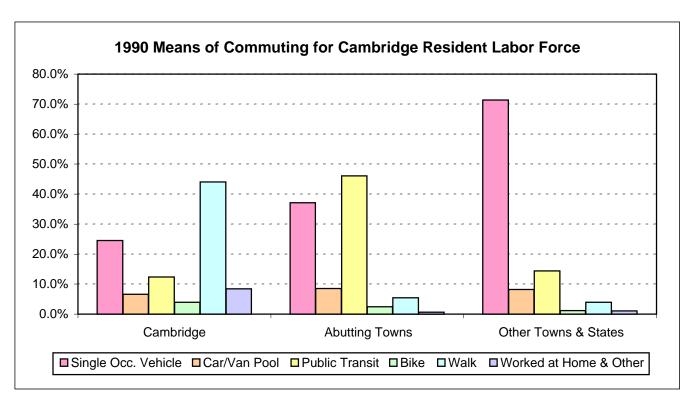
Cambridge Residents Means of Commuting to Work in Cambridge & Elsewhere: 1990 & 2000

1990 CAMBRIDGE RESIDENT LABOR FORCE

Means of Commuting	Work in Cambridge	Work in Abutting Towns ¹	Work in Other Towns & States	Cambridge & Abutting Towns	Total 1990 Resident Labor Force	2000 Resident Labor Force
Single Occ. Vehicle	24.5%	37.1%	71.4%	29.5%	37.7%	35.0%
Car/Van Pool	6.6%	8.5%	8.2%	7.3%	7.5%	5.4%
Public Transit	12.4%	46.1%	14.4%	25.7%	23.5%	25.1%
Bike	3.9%	2.5%	1.1%	3.3%	2.9%	3.9%
Walk	44.1%	5.4%	3.9%	28.8%	24.0%	24.4%
Worked At Home	7.9%	0.0%	0.0%	4.8%	3.9%	5.3%
Other	0.5%	0.6%	1.1%	0.6%	0.7%	1.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

^{1.} Abutting towns include Arlington, Belmont, Boston, Somerville, and Watertown.

N. B.: Census 2000 Journey to Work files, including commuting information for persons commuting to work in Cambridge will be available at a later date.



Source: Mass. Central Transportation Planning Staff & U. S. Census, Journey to Work data file, 1990; U. S. Census Bureau, Summary File 3, 2000; U. S. Census Bureau, 2000 County-to-County Worker Flow Files, 2003.

MBTA Usage

TOTAL DAILY BOARDINGS

Red Line Station	1989	1997	Change	% Change
Alewife	8,237	9,317	1,080	13.1%
Davis ²	7,157	10,634	3,477	48.6%
Porter	5,980	7,187	1,207	20.2%
Harvard	19,772	19,967	195	1.0%
Central	10,393	11,553	1,160	11.2%
Kendall	9,986	11,147	1,161	11.6%
Red Line Total	61,525	69,805	8,280	13.5%
Green Line Station				
Lechmere ¹	3,753	5,312	1,559	41.5%

^{1.} Lechmere figures are for 1985 and 1997 respectively. Note that this differs from Red Line figures, which are all from 1989 and 1997.

PARKING FACILITY UTILIZATION²

Alewife	FY 95	FY 96	FY 97
Parking Spaces	2,331	2,331	2,474
% Utilization ³	112.1%	113.9%	111.9%
Lechmere			
Parking Spaces	328	328	328
% Utilization ³	110.1%	108.5%	108.8%

^{2.} Note that Fiscal Years (FYs) start on July 1 of the previous calendar year and end on June 30 of the year enumerated.

Source: Massachusetts Bay Transportation Authority, 1999.

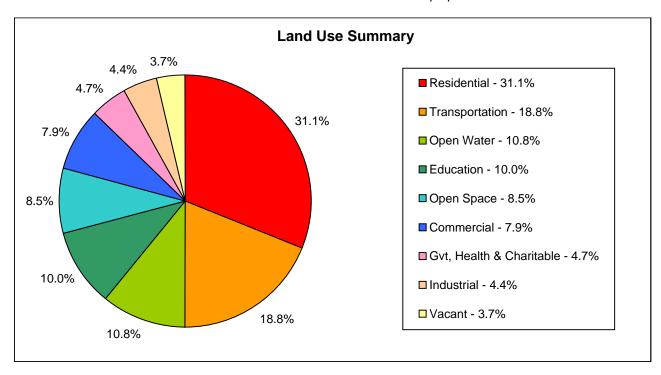
^{2.} Davis Square station is located in Somerville.

^{3.} Utilization refers to turnover within the period surveyed. Figures in excess of 100% indicates that some percentage of parking spaces were used by more than one vehicle during the survey period.

Land Use Summary: 2003

Land Use Category	Parcels	Acres	Acres As % of City
Residential ¹	11,246	1,418	31.1%
Transportation ²	175	856	18.8%
Open Water ³		494	10.8%
Education⁴	364	454	10.0%
Protected Open Space⁵	204	389	8.5%
Commercial ⁶	842	360	7.9%
Gvt, Health & Charitable ⁷	277	213	4.7%
Industrial ⁸	183	202	4.4%
Vacant	247	169	3.7%
Total	13,538	4,555	100.0%

- 1. Residential properties includes private residential, housing authority developments, and rectories.
- 2. Transportation uses include MBTA properties, street right-of-ways, and parking lots.
- 3. Figure includes all bodies of water recorded by the Cambridge Geographic Information System.
- 4. Educational uses include properties owned by colleges, as well as all public and private school grounds.
- 5. Open Space uses include city recreation land and MDC properties. Open water within parks is included in the Open Water category.
- 6. Commercial uses include both commercial and mixed use commercial/residential properties.
- 7. Gvt., Health and Charitable uses include city, federal, state, and county properties, as well as health related uses, cemeteries and misc. charitable properties. Public school properties are grouped with Educational uses.
- 8. Industrial uses include both industrial and mixed use industrial/residential properties.

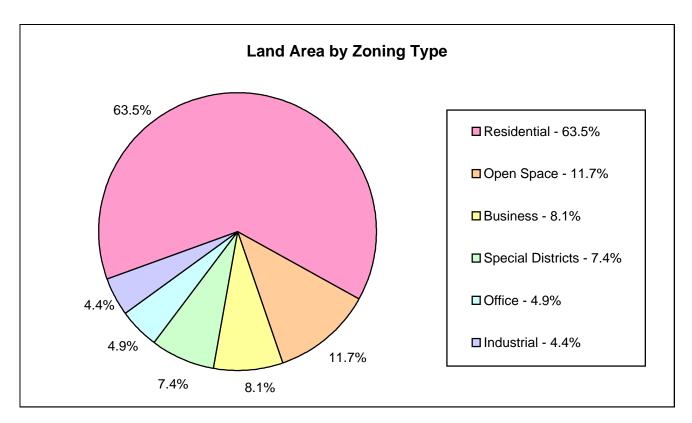


Sources: Cambridge Community Development Department, 2003; Cambridge Geographic Information System, 2003; Cambridge Assessing Department, 2002.

Zoning District Areas: 2003

Zoning District Type ¹	Acres ²	Acres as % of City
Zoned Residential	2,896	63.5%
Zoned Open Space	535	11.7%
Zoned Business	370	8.1%
Special Zoning Districts ³	338	7.4%
Zoned Office	221	4.9%
Zoned Industrial	203	4.4%
Total	4,563	100.0%

- 1. These terms refer to zoning district designations; the zoning district in which a parcel is located and the the current use may differ. Unlike the preceding table, this table does not include land dedicated to transportation uses.
- 2. Reflects zoning as amended through Ordinance # 1257 of December 17, 2001.
- 3. Special Districts include the MXD, CRDD and SD zoning districts.

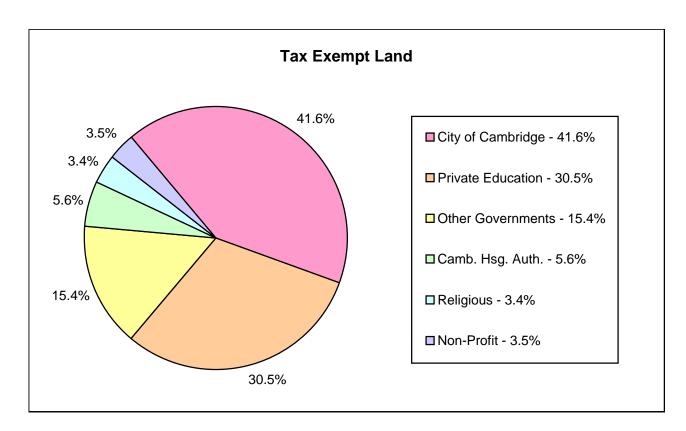


Sources: Cambridge Community Development Department, 2003; Cambridge Geographic Information System, 2003.

Tax Exempt Land Ownership: 2001

Property Owner	Parcels	Acres	As % of Total
City of Cambridge ¹	242	529	41.6%
Private Education ²	326	388	30.5%
Other Governments ³	173	196	15.4%
Cambridge Hsg. Auth.⁴	60	71	5.6%
Religious ⁵	126	43	3.4%
Other Non-Profit ⁶	53	44	3.5%
Total Non-Taxable	980	1,271	100.0%

- 1. City of Cambridge includes municipal property, public schools and Cambridge Redevelopment Authority property.
- 2. Private Education includes colleges and private and parochial schools.
- 3. Other Governments includes federal, state and county property.
- 4. Includes all properties owned by the Cambridge Housing Authority.
- 5. Religious includes churches, synagogues, rectories and cemeteries.
- 6. Non-Profit includes all other owners of non-taxable property in the City of Cambridge. This category does not include privately owned federally assisted housing subject to 121A tax agreements.

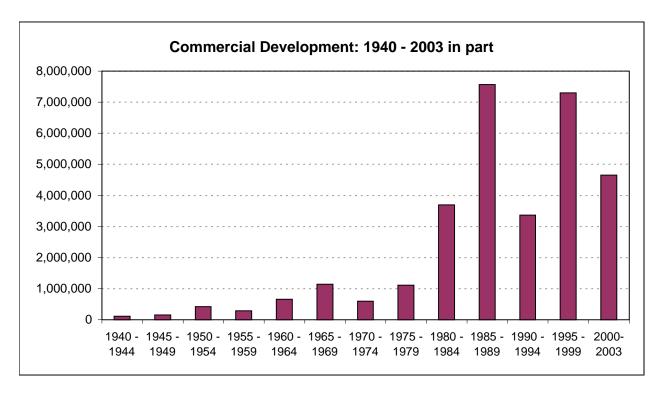


Sources: Cambridge Community Development Department, 2001; Cambridge Assessing Department, 2001

Commercial Development: 1940 - 2003

Years Completed	in Square Feet ¹
1940 - 1944	109,190
1945 - 1949	157,550
1950 - 1954	424,312
1955 - 1959	284,834
1960 - 1964	655,086
1965 - 1969	1,147,905
1970 - 1974	601,803
1975 - 1979	1,110,954
1980 - 1984	3,696,994
1985 - 1989	7,565,715
1990 - 1994	3,368,933
1995 - 1999	7,297,423
2000 - 2003 in part ¹	4,656,394
Total	31,077,093

^{1.} Figures derived from Assessing Department for all non-residential construction, except for 2002 and 2003 data, which includes several projects in active development and is based on information taken from the Development Log maintained by the Community Development Department.

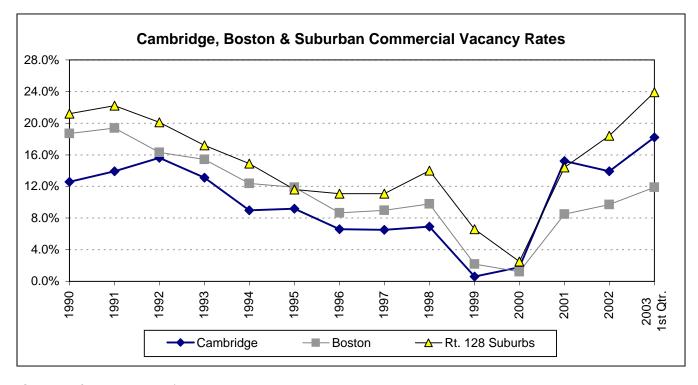


Sources: Cambridge Community Development Dept., 2003; Cambridge Assessing Department, 2002.

Cambridge, Boston & Suburban Commercial Real Estate Vacancy Rate: 1990 - 2003

	Cambridge ¹	Boston ¹	Rt. 128 Suburbs ¹
1990 Year End	12.6%	18.7%	21.2%
1991 Year End	13.9%	19.4%	22.2%
1992 Year End	15.6%	16.3%	20.1%
1993 Year End	13.1%	15.4%	17.2%
1994 Year End	9.0%	12.4%	14.9%
1995 Year End	9.2%	11.9%	11.6%
1996 Year End	6.6%	8.6%	11.1%
1997 Year End	6.5%	9.0%	11.1%
1998 Year End	6.9%	9.8%	14.0%
1999 Year End	0.6%	2.2%	6.6%
2000 Year End	1.8%	1.2%	2.5%
2001 Year End	15.2%	8.5%	14.4%
2002 Year End	13.9%	9.7%	18.4%
2003 First Quarter	18.2%	11.9%	23.9%

^{1.} These rates are for office space only; industrial and retail space are not included. The vacancy samples include all space currently available, including some sublease space. The vacancy rate does not include space available in the future, such as space now under construction.



Sources: CB Richard Ellis / Whittier Partners, LP, 2003.

Number & Dollar Value of Building Permits Issued: FY1985 - FY2002¹

Year ²	Number of Permits	Value of Construction (Real Dollars)	Value% Residential ³	Value% Commercial ³	Value of All Construction (Adjusted to 2001 Dollars) ⁴	Value of Residential Construction (2001 Dollars) ⁴	Value of Commercial Construction (2001 Dollars) ⁴
FY1985	1,845	\$142,381,619	27%	73%	\$193,183,161	\$52,159,453	\$141,023,708
FY1986	1,866	\$133,090,381	44%	56%	\$178,852,117	\$78,694,931	\$100,157,185
FY1987	2,982	\$201,222,034	46%	54%	\$274,340,506	\$126,196,633	\$148,143,873
FY1988	2,021	\$289,218,235	33%	67%	\$386,081,648	\$127,406,944	\$258,674,704
FY1989	1,590	\$247,169,263	14%	86%	\$322,006,623	\$45,080,927	\$276,925,696
FY1990	1,964	\$178,232,594	32%	68%	\$220,751,109	\$70,640,355	\$150,110,754
FY1991	1,979	\$83,572,870	24%	76%	\$98,646,836	\$23,675,241	\$74,971,595
FY1992	1,318	\$145,693,744	21%	79%	\$168,439,686	\$35,372,334	\$133,067,352
FY1993	1,621	\$143,324,133	29%	71%	\$163,682,675	\$47,467,976	\$116,214,699
FY1994	1,678	\$178,799,112	24%	76%	\$201,740,458	\$48,417,710	\$153,322,748
FY1995	1,749	\$162,701,784	18%	82%	\$182,407,498	\$32,833,350	\$149,574,148
FY1996	1,665	\$185,204,825	33%	67%	\$203,739,788	\$67,234,130	\$136,505,658
FY1997	1,984	\$388,057,114	25%	75%	\$415,838,811	\$103,959,703	\$311,879,109
FY1998	2,098	\$457,469,219	34%	66%	\$488,360,540	\$166,042,583	\$322,317,956
FY1999	2,571	\$321,834,613	31%	69%	\$346,458,531	\$107,402,145	\$239,056,387
FY2000	2,514	\$720,646,992	29%	71%	\$762,368,660	\$221,086,911	\$541,281,749
FY2001	1,946	\$825,695,634	28%	72%	\$841,850,549	\$235,718,154	\$606,132,395
FY2002	1,885	\$462,909,241	31%	69%	\$462,909,241	\$143,501,865	\$319,407,376

^{1.} This chart does not take into account changes, if any, in regulations that affect the requirement to notify the Inspectional Services Dept. of planned construction.

Sources: Cambridge Inspectional Services Dept., 2003; Cambridge Community Development Dept. 2003; U. S. Bureau of Labor Statistics, 2003.

^{2.} Note that Fiscal Years (FYs) start on July 1 of the previous calendar year and end of June 30 of the year enumerated.

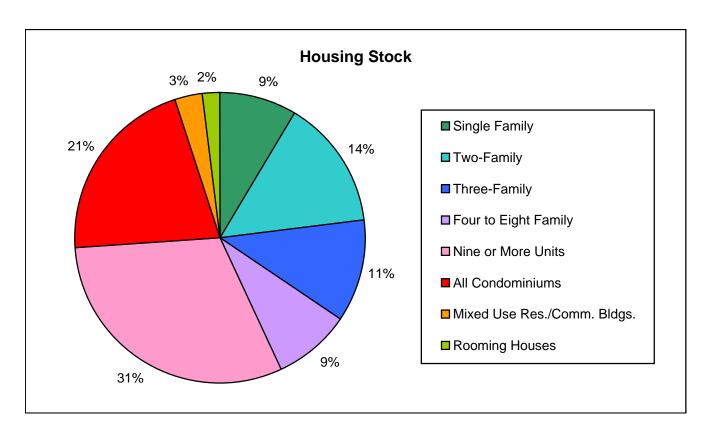
^{3.} Percentage break out between commercial and residential is approximate.

^{4.} Values adjusted using national Producer Price Index for Finished Goods, maintained by the U. S. Bureau of Labor Statistics. Index figure used for adjustment is annual figure for year ending during fiscal year. Thus, FY 2002 value based an annualized PPI for 2001.

Housing Stock Overview: 2002

Type of Housing	Number of Bldgs. ²	Number of Units ²	% of Units
Single Family	3,718	3,718	8.6%
Two-Family	3,115	6,230	14.4%
Three-Family	1,623	4,869	11.3%
Four to Eight Family	726	3,808	8.8%
Nine or More Units	276	13,223	30.6%
All Condominiums ¹	1,296	9,145	21.2%
Mixed Use Res./Comm. Bldgs.	339	1,383	3.2%
Rooming Houses	40	784	1.8%
Total	11,133	43,160	100.0%

- 1. Includes all condominium units, regardless of building size, including units in two and three family buildings.
- 2. Above data is as of August 2001 Housing located in dormitories is not included. Note that the method used to develop these figures differs from that used in previous years; direct comparisons with previous data or similar data from other sources is unreliable.

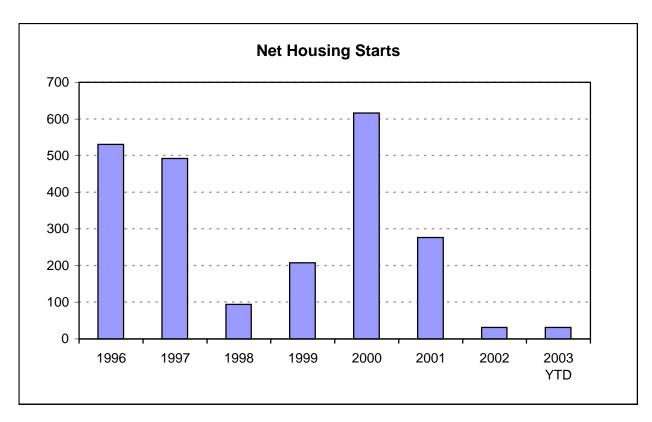


Sources: Cambridge Assessing Department, 2003; Cambridge Community Development Department, 2003.

Housing Starts: 1996 - 2003

Year ¹	Units Added	Units Lost	Net Change	Projects Adding Units	Projects Removing Units
1996	544	13	531	24	5
1997	508	16	492	29	10
1998	127	33	94	24	10
1999	216	8	208	24	3
2000	622	6	616	27	5
2001	279	2	277	27	2
2002	46	16	31	7	3
2003 YTD	32	1	31	6	1
Total	2,374	95	2,280	168	39

- 1. The date reflects the year a building permit was first issued for a development project. These figures may omit projects initiated during the pertinent time period that added or removed units to the housing stock.
- 2. Includes data through June 2003.

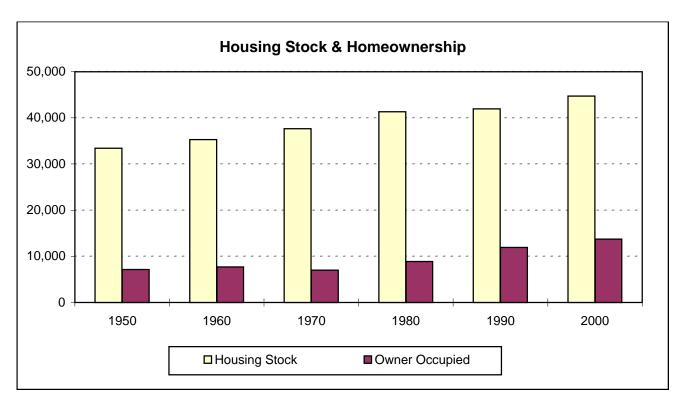


Sources: Cambridge Assessing Department, 2003;
Cambridge Inspectional Services Department, <u>Major Project Summary Reports</u>, through 2003

Housing Tenure & Vacancy Rate: 1950 - 2000

Year	Total ¹	Occupied	Owned ¹	% Owned	Rented	% Rented	Vacant	% Vacant
1950	33,437	32,795	7,130	21.7%	25,605	78.1%	642	1.9%
1960	35,330	34,253	7,708	21.8%	26,545	77.5%	1,077	3.0%
1970	37,648	36,411	6,990	18.6%	29,421	80.8%	1,237	3.3%
1980	41,300	38,836	8,889	21.5%	29,947	77.1%	2,464	6.0%
1990	41,979	39,405	11,959	28.5%	27,446	69.7%	2,574	6.1%
2000	44,725	42,615	13,760	30.8%	28,855	67.7%	2,110	4.7%

^{1.} The U. S. Census and the Cambridge Assessing Department use different methods for evaluating the size of the housing stock and to determine the owner occupancy rate. Thus, the figures stated above are not strictly comparable to those stated in the previous table.

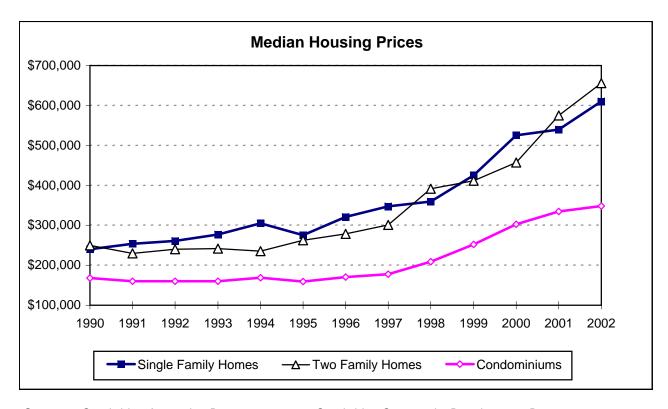


Sources: U. S. Census, Decennial Census, 1950 - 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Median Housing Prices: 1990 - 2002

Year	Single Family ¹	Two Family ¹	Condomiumn ¹
1990	\$240,000	\$250,000	\$168,300
1991	\$253,500	\$230,000	\$160,000
1992	\$261,000	\$240,000	\$160,000
1993	\$277,000	\$242,000	\$160,000
1994	\$305,000	\$235,000	\$169,000
1995	\$275,250	\$263,000	\$159,000
1996	\$321,000	\$279,000	\$170,500
1997	\$347,500	\$301,000	\$177,500
1998	\$359,500	\$391,500	\$209,000
1999	\$425,000	\$412,000	\$252,000
2000	\$525,000	\$457,500	\$302,500
2001	\$540,000	\$575,000	\$335,000
2002	\$610,000	\$656,000	\$348,500

^{1.} These numbers are not constructed using the same methods as <u>Banker & Tradesmen</u> and cannot be used to make valid comparisons with figures reported by that publication. Note that all cost figures are unadjusted for inflation

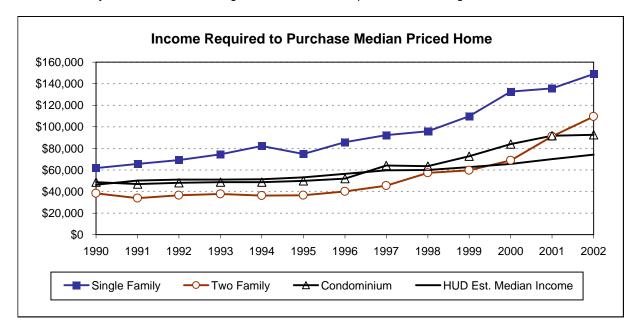


Sources: Cambridge Assessing Department 2003; Cambridge Community Development Department, 2003.

Income Required to Purchase Median Priced Homes: 1990 - 2002

	SINGLE	FAMILY	TWO I	FAMILY	CONDO	<u>MINIUM</u>	
Year	Median Price ¹	Income Required ²	Median Price ¹	Income Required ²	Median Price ¹	Income Required ²	HUD Est. Median Income for Family of 4 ^{3,4}
1990	\$240,000	\$61,740	\$250,000	\$38,220	\$168,300	\$48,660	\$46,300
1991	\$253,500	\$65,610	\$230,000	\$33,740	\$160,000	\$46,940	\$50,200
1992	\$261,000	\$69,290	\$240,000	\$36,400	\$160,000	\$48,050	\$51,100
1993	\$277,000	\$74,430	\$242,000	\$37,820	\$160,000	\$48,640	\$51,200
1994	\$305,000	\$82,180	\$235,000	\$36,360	\$155,000	\$48,580	\$51,300
1995	\$275,250	\$74,740	\$263,000	\$36,520	\$159,000	\$49,830	\$53,100
1996	\$321,000	\$85,870	\$279,000	\$39,940	\$169,000	\$51,980	\$56,500
1997	\$347,500	\$92,420	\$301,000	\$45,360	\$217,000	\$64,250	\$59,600
1998	\$359,500	\$96,020	\$391,500	\$57,360	\$209,000	\$63,470	\$60,000
1999	\$425,000	\$109,890	\$412,000	\$59,600	\$252,000	\$72,670	\$62,700
2000	\$525,000	\$132,690	\$457,500	\$68,950	\$302,500	\$84,010	\$65,500
2001	\$540,000	\$135,630	\$575,000	\$91,260	\$335,000	\$91,590	\$70,000
2002	\$610,000	\$149,000	\$656,000	\$109,600	\$348,500	\$92,600	\$74,200

- 1. These numbers are not constructed using the same methods as <u>Banker & Tradesman</u> and cannot be used to make valid comparisons with figures reported by that publication.
- 2. Income required assumes 10% downpayment, 6.0% interest rate, 30 year financing, no Private Mortgage Insurance (PMI), real estate taxes at then current residential rate. Insurance and condo fees vary, increasing slightly over period. Two family "Income Required" assumes availability of 75% of monthly rent payment, which varies from \$900 to \$1,800 over the period analyzed.
- 3. HUD estimated figures for Boston MA-NH MSA. HUD's methodology changes from time to time, affecting the comparability of figures from different periods. Note that these figures are estimates; they are not taken directly from a survey of households. These figures can be found at http://www.huduser.org/datasets/il.html



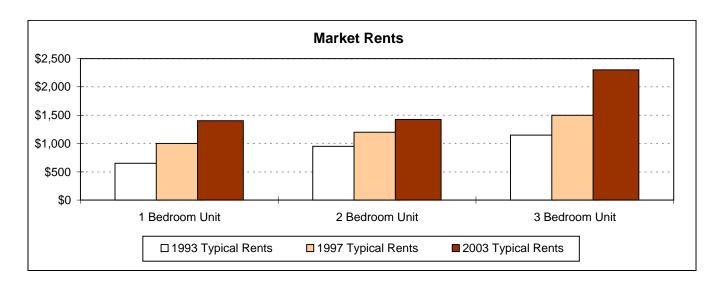
Sources: Cambridge Assessing Department 2003; Cambridge Community Development Department, 2003.

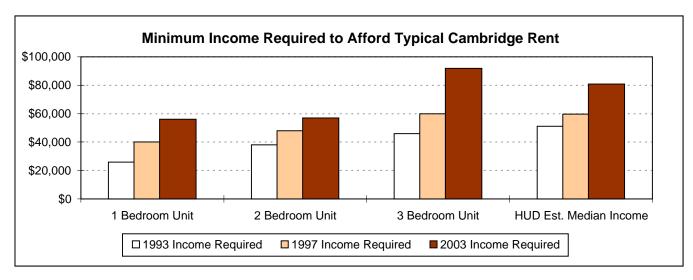
Department of Housing & Urban Development, income limits, http://www.huduser.org/datasets/il.html, 2003.

Market Rents & Minimum Income Required: 1993 - 2003

	<u>199</u>	<u>)31</u>	<u>1997</u>		<u>20</u>		
Apt. Size	Typical Rent Asked	Income Required ²	Typical Rent Asked	Income Required ²	Typical Rent Asked	Income Required ²	Increase 1993 to 2003
1 Bedroom Unit	\$650	\$26,000	\$1,000	\$40,000	\$1,400	\$56,000	115%
2 Bedroom Unit	\$950	\$38,000	\$1,200	\$48,000	\$1,725	\$69,000	50%
3 Bedroom Unit	\$1,150	\$46,000	\$1,500	\$60,000	\$2,300	\$92,000	100%
HUD Est. Median for Family of 4		\$51,200		\$59,600		\$80,800	58%

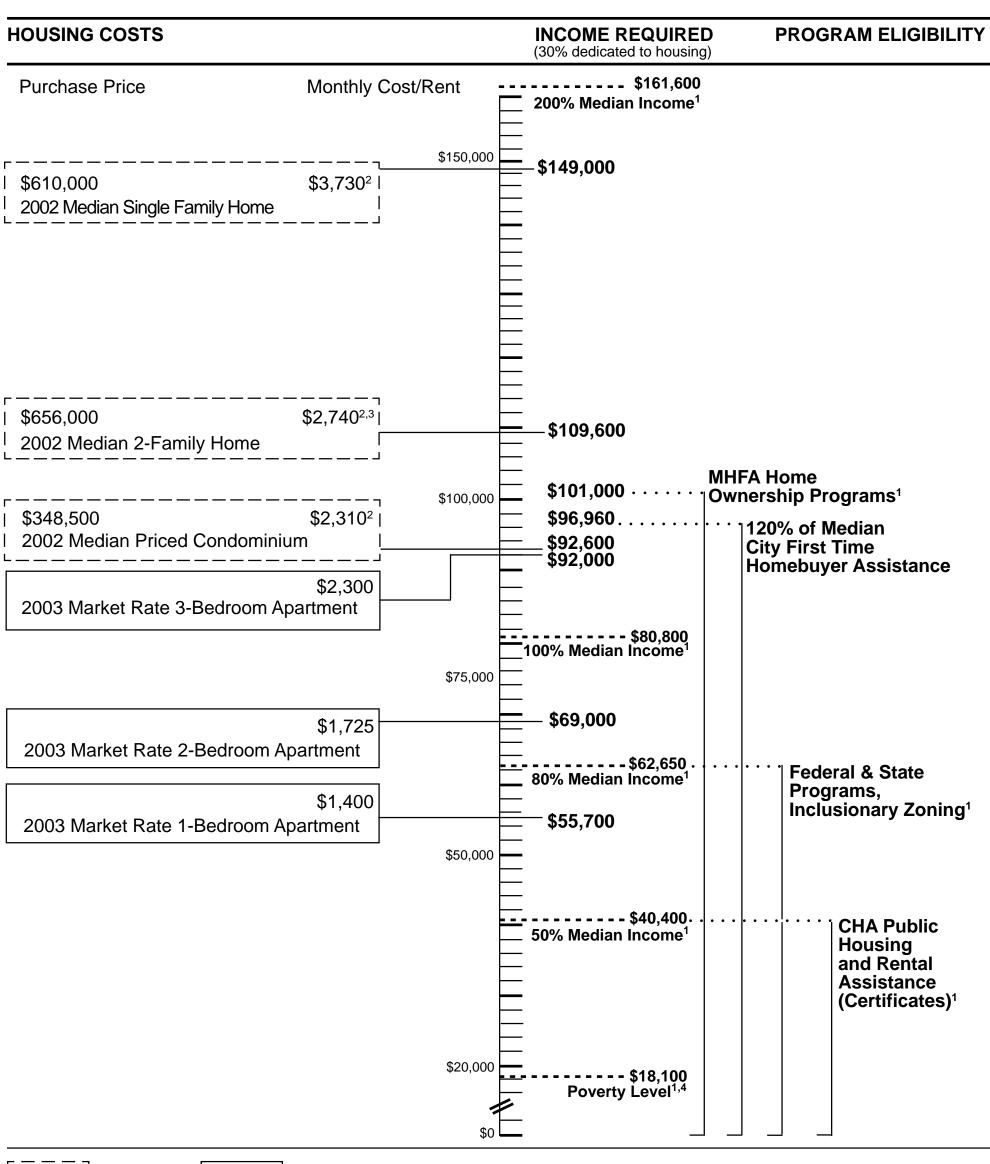
- 1. Rents quoted are market rate rents in 1993; they do not reflect the monthly cost of rent controlled units.
- 2. Minimum incomes based on payment of 30% of pre-tax income for housing expenses.





Sources: Boston.com rental ads, April 23, 2003; Department of Housing & Urban Development, income limits, http://www.huduser.org/datasets/il.html, 2003; Cambridge Community Development Department, Toward A Sustainable Future, draft document, February, 23, 1993.

This chart compares typical open market housing costs for sales and rentals to the income limits for various affordable housing programs.



¹. 4 Person household.

Rental

Purchase

² Assumes 10% downpayment, 6% interest, \$7.22/\$1,000 valuation real estate taxes, good personal credit rating, single family: \$800 annual insurance, two family: \$1,200 annual insurance, condominium: \$225 monthly fee.

^{3.} Assumes \$1,725 monthly rental payment for 2 bedroom apartment.

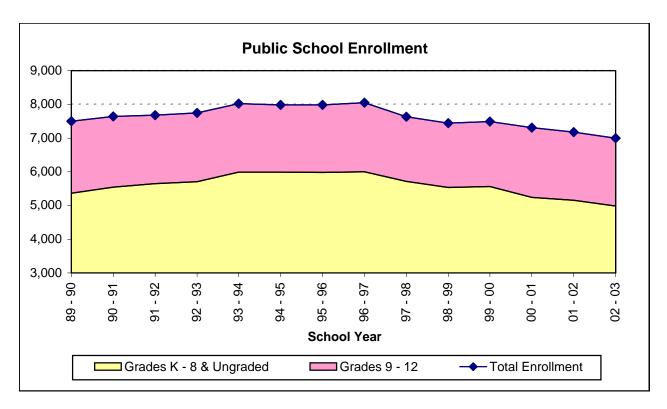
^{4.} From Federal Department of Health and Human Services poverty guidelines.

Public School Enrollment: 1989 - 2003

Grades K - 6 &

School Year ¹	Total Enrollment	Ungraded	Grades 7 - 8	Grades 9 - 12
1989 - 1990	7,497	4,394	967	2,136
1990 - 1991	7,640	4,587	960	2,093
1991 - 1992	7,682	4,686	958	2,038
1992 - 1993	7,747	4,702	1,007	2,038
1993 - 1994	8,023	4,925	1,062	2,036
1994 - 1995	7,983	5,011	983	1,989
1995 - 1996	7,988	5,006	973	2,009
1996 - 1997	8,050	5,006	991	2,053
1997 - 1998	7,629	4,668	1,051	1,910
1998 - 1999	7,446	4,474	1,062	1,910
1999 - 2000	7,491	4,509	1,052	1,930
2000 - 2001	7,308	4,142	1,097	2,069
2001 - 2002	7,175	4,008	1,148	2,019
2002 - 2003	6,994	3,915	1,073	2,006

1. All data derives from the School Attending Children (SAC) census taken on January 1 of the school year.



Sources: Cambridge School Department, 2003; Massachusetts Department of Education, 2003.

2002 Higher Education Population & Real Estate Statistics (Cambridge Population & Facilities Only)

	Cambridge College	Harvard University	Lesley University	MIT	Total				
TIME PERIOD	Spring 2002	'01 - '02	'01 - '02	Spring 2002					
EMPLOYEES (Figures stated are Full Time Equivalents (FTEs), unless otherwise noted.)									
Staff ¹	156	7,225	396	6,793	14,570				
Faculty	27	1,497	132	948	2,604				
Number Living in Cambridge (not FTEs)	41	3,044	85	1,369	4,539				
STUDENT POPULATION									
Undergraduate	402	7,085	1,431	4,213	13,131				
Day	0	6,650	no data	4,213	10,863				
Evening	402	435	no data	0	837				
Full-Time	321	6,831	958	4,150	12,260				
Part-Time	81	254	473	63	871				
Graduate	1,879	8,887	1,485	5,667	17,918				
Day	0	8,261	0	0	8,261				
Evening	1,879	626	1,485	5,501	9,491				
Full-Time	1,600	8,119	288	166	10,173				
Part-Time	279	768	1,197		2,244				
Not in Degree Program ²	170	4,819	860	217	6,066				
Day	0	145	no data	217	362				
Night	170	4,674	no data	0	4,844				
Total Students in Degree Programs	2,281	15,972	2,916	9,880	31,049				
Total Students in Cambridge	2,451	20,791	3,776	10,097	37,115				
STUDENTS HOUSED IN CAMBRIDGE	E								
Undergraduate Students Housed	0	6,690	513	3,296	10,499				
in Dormitories ³	0	6,365	445	3,185	9,995				
in Off Campus Affiliate Hsg. ⁴	0	125	0	8	133				
in Off Campus Non-Affiliate Hsg.	0	200	68	103	371				
Graduate Students Housed	0	5,634	137	3,386	9,157				
in Dormitories ³	0	1,280	0	1,458	2,738				
in Off Campus Affiliate Hsg. 4	0	1,214	0	279	1,493				
in Off Campus Non-Affiliate Hsg.	0	3,140	137	1,649	4,926				
Total Students Housed in Cambridge	no data	12,324	650	6,682	19,656				

2002 Higher Education Population & Real Estate Statistics (Cambridge Population & Facilities Only)

	Cambridge College	Harvard University	Lesley University	MIT	Total
TAX EXEMPT FACILITIES					
Acres ⁵	0.9	190	no data	157	348
Buildings ⁵	11	301	32	123	457
Square Feet ⁵	110,000	11,640,000	427,007	9,042,482	21,219,489
TAXABLE PROPERTY OWNED					
Acres ⁵	see above	28	no data	83	111
Commercial Property (sq. ft.) ^{5,6}	52,269	295,100	156,063	3,836,505	4,287,668
Taxable Housing Property (sq. ft.)	0	834,900	36,056	no data	870,956
Total Taxable Property Reported (sq. ft.)	52,269	1,130,000	192,119	3,836,505	5,210,893
HOUSING					
Dormitories - Beds	0	8,320	462	5,274	14,056
Dormitories - Buildings	0	91	12	20	123
Total Affiliate Housing Units ^{4,7}	0	1,485	2	172	1,659
Occupied by Affiliates	0	unclear	2	167	169
Occupied by Unaffiliated Persons ⁸	0	unclear	0	5	5
Total Affiliate Housing Buildings	0	57	2	12	71
Other Housing Owned					
Taxable Units	0	270	7	848	1,125
Taxable Buildings	0	39	40	17	96
Non-Taxable Units	0	0	0	0	0
Non-Taxable Buildings	0	0	0	0	0
PROPERTY LEASED FOR INSTITUTI	ONAL USE				
Square Feet	not available	410,825	0	255,924	666,749
Locations	3	19	0	7	29
PARKING FACILITIES					
Spaces Maintained for Students ⁹	5	incl. below	23	1,103	1,131
Spaces Maintained for Faculty & Staff	41	4,517	268	3,711	8,537
Total Spaces Maintained	46	4,517	291	4,814	9,668
PAYMENTS TO CITY ¹⁰	FY 01	FY 02	FY 01	FY 02	
Real Estate Taxes ¹¹	\$263,887	\$4,612,776	\$385,745	\$15,182,771	\$20,445,179
PILOT ¹²	\$2,500	\$1,725,286	\$0	\$1,164,000	\$2,891,786
Water & Sewer Fees	\$24,991	\$3,141,148	\$191,901	\$3,715,171	\$7,073,211
Other Fees & Permits	\$500	\$887,375	\$7,578	\$3,829,294	\$4,724,747
Total Payments to City	\$291,878	\$10,366,585	\$585,224	\$23,891,236	\$35,134,923

2002 Higher Education Population & Real Estate Statistics (Cambridge Population & Facilities Only)

Footnotes

- 1. MIT total does not include approximately 590 contract employees who work on campus.
- 2. Harvard figures approximate.
- 3. MIT total includes students housed in both dormitories and independent living groups.
- 4. Affiliate housing refers to housing owned by the institution and available only to members of the academic community; it generally does not include either dormitories or housing available for rent to persons not affiliated with the institution.
- 5. The Cambridge College facility is a mix of tax exempt and taxable property, all of which is listed as tax exempt in the table.
- 6. MIT figure includes all commercial property owned, including University Park property leased to Forest Cities. MIT figure also includes Tech Square properties.
- 7. MIT affiliate housing does not include any units at 100 Memorial Drive, Kennedy Biscuit Lofts or Auburn Court, even if occupied by MIT affiliated persons.
- 8. Harvard figure includes both visiting faculty and former rent control tenants.
- 9. Cambridge College student spaces for handicapped students only.
- 10. City of Cambridge Fiscal Year 01 includes the period from July 1, 2000 through June 30, 2001. City of Cambridge Fiscal Year 02 includes the period from July 1, 2001 through June 30, 2002.
- 11. MIT paid \$9,214,471 in real estate taxes on property owned and operated directly by MIT. Forest Cities and 100 Memorial Drive paid \$5,968,300 on property leased from MIT.
- 12. PILOT refers to Payment in Lieu of taxes.
- 13. Totals are based on figures provided and some are incomplete.

Source: Cambridge College, Harvard University, Lesley College & Massachusetts Institute of Technology, Town-Gown Reports, 2002.